

## Wrong place, wrong time!

Be ready when life happens. These real situations taken from our claims files illustrate the variety of environmental exposures that could just as easily have affected your customers!



A Midwest producer of soybeans sustained a large ammonia release when the piping on their above-ground storage tank failed causing the **release of approximately 5,000 lbs. of liquid ammonia** and additional ammonia vapor. As a result, clean-up costs were incurred and a number of people at a neighboring facility complained of respiratory issues as a result of the release. Claims were made for the clean-up costs and bodily injury claims.



A farmer in California had claims for property damage made against him for contracting services when the herbicide being used was **over-sprayed onto a neighboring farm** resulting in damage to the neighbor's crops. A claim was made for the value of the damaged crops.



A claim was made by the owners of a farm producing berries when a windstorm resulted in a **large fuel spill affecting the area**. Clean-up efforts included monitoring and testing of groundwater. A claim was made for clean-up costs and business interruption as the processing facility was closed for four days as a result of the remediation efforts.



A farmer was sued by a neighbor from a nearby residential development alleging that the fumes/odors from the spread of manure and other herbicides/pesticides caused her to suffer migraine headaches and other related health problems. As a result a claim was made for defense and indemnification for the bodily injury lawsuit.

## Agricultural Claims Scenarios



**Environmental Main Office**  
397 Eagleview Blvd., Ste 100  
Exton, PA 19341

888-828-4320  
[GAIG.com/Environmental](http://GAIG.com/Environmental)



Great American  
Insurance Company

**110+** years  
with an **A** or better  
rating by  
A.M. Best

**Corporate Headquarters**  
301 E. Fourth Street  
Cincinnati, OH 45202

A.M. Best rating affirmed September 11, 2019

The claim scenarios in this newsletter are provided to illustrate the variety of environmental exposures faced by your clients. The facts of any situation which may actually arise and the terms, conditions, exclusions, and limitations in any policy in effect at that time are unique. Thus, no representation is made that any specific insurance coverage applies to the above claim scenarios.

Great American Insurance Group, 301 E. Fourth St., Cincinnati, OH 45202. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company, an authorized insurer in all 50 states and the DC and Great American Protection Insurance Company, an authorized insurer in CA, IN, KY, MS, OH and WA. © 2018 Great American Insurance Company. All rights reserved. 4190-ENV-3 (11/19)

Right place. Right time.

