

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



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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.

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