

Wrong place, wrong time!

Be ready when life happens. These gas station situations illustrate the variety of environmental exposures that could affect your customer!



Fuel Spill During Tank Installation

A contractor is hired to install new underground storage tanks at a service station. During the installation, a fuel line is accidentally punctured, causing a significant fuel spill. The spill contaminates the soil and groundwater, requiring extensive cleanup efforts. The contractor is held liable for the environmental damage and cleanup costs.



Improper Disposal of Hazardous Waste

A contractor improperly disposes of hazardous waste materials from a service station renovation project. The improper disposal leads to soil and water contamination at a nearby site. The contractor faces legal action and is responsible for the cleanup and associated legal costs.



Release of Asbestos During Demolition

During the demolition of an old service station building, asbestos-containing materials are disturbed and released into the air. The release poses health risks to workers and nearby residents. The contractor is liable for the remediation of the asbestos contamination and any health claims.



Leak from Underground Storage Tanks

An underground storage tank at a service station develops a leak, releasing gasoline into the surrounding soil and groundwater. The service station owner is responsible for the cleanup of the contaminated soil and groundwater, as well as any third-party property damage claims.

Gas Stations

Claims Scenarios



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Spill During Fuel Delivery

During a routine fuel delivery, a hose disconnects, causing a large spill of gasoline on the premises. The spill requires immediate cleanup to prevent further environmental damage. The service station owner is liable for the cleanup costs and any fines imposed by environmental agencies.



Vapor Intrusion from Contaminated Soil

Contaminated soil beneath a service station leads to vapor intrusion into the building, affecting indoor air quality. The service station owner must address the contamination and mitigate the vapor intrusion to ensure the safety of employees and customers. This includes cleanup costs and potential health claims.



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The above claim scenarios are provided to illustrate the variety of potential 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. 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 E&S Insurance Company, an OH domiciled surplus lines insurer eligible to underwrite surplus lines insurance in all 50 states and the DC. This is not intended as a solicitation or offer to sell an insurance product in a jurisdiction in which the solicitation, offer, sale or purchase thereof would be unlawful. © 2025 Great American Insurance Company, 301 E. Fourth St., Cincinnati, OH 45202. All rights reserved. 4190-ENV (02/25)

