

Wrong place, wrong time!

Be ready when life happens. These industry-trend situations illustrate the variety of environmental exposures that could affect your customers!



An uncontaminated covered location is located downgradient from an industrial facility which has a release of a volatile organic compound - the plume subsequently migrates under the covered location, and the insured is required to install a sub slab depressurization system to prevent tenant exposure.



A new release (such as a tank spill) occurs at a previously uncontaminated site. As part of the cleanup requirements and approved remedial action plan, deed restrictions limiting groundwater use, and excluding use as a school or residential property are established as required by the regulatory agency in order to obtain no further action.



Due to the detection of an emerging contaminant during the policy period, groundwater beneath the covered location can no longer be used for drinking water. The regulatory agency overseeing the site requires that the facility establish land use restrictions to prevent future use of groundwater.



During a 10-year policy period, the state regulatory agency reevaluated the protective level of a Volatile Organic Compound in soil vapor and indoor air. Because the protective level was lowered, an old regulatory case that had no LUECs was reopened by the agency, and further evaluation and subsequent installation of a subslab vapor depressurization system was required to mitigate the potential risk.

Land Use and Engineering Controls

Claims Scenarios



Environmental Main Office

397 Eagleview Blvd., Ste. 100

Exton, PA 19341

888-828-4320

GAIG.com/Environmental



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Cincinnati, OH 45202

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