## Claims Scenarios

For Agent/Broker Distribution Only



Environmental



## WRONG PLACE, WRONG TIME!

Be ready when life happens. These aboveground and underground storage tank pollution situations illustrate the variety of environmental exposures that could affect your customers!



## **Aboveground Storage Tank Scenarios**



Fuel was being transferred between two aboveground storage tanks at a tank farm during a rainstorm. The transfer tank was overfilled and the overfill alarm did not trigger. In addition, the secondary containment valve had been left open causing fuel and rainwater to escape the containment for several hours before the release was detected. The storage tank owner was held responsible for the costly cleanup.



A chemical producer found that the floating roof drain of an aboveground storage tank failed and released the tank's chemical contents into a creek nearby. The company was forced to pay a large fine and cover the cost of the cleanup.

## **Underground Storage Tank Scenarios**



During a routine tank tightness test at a gasoline station, it was discovered that some product had leaked from an underground storage tank. It was determined that a seal in a coupling device that connected the tank to the piping had failed and gasoline was leaking out of the pipe connection.



Petroleum vapors were detected in a convenience store. After further investigation, one of the facility's underground storage tanks was found to be leaking. The tank was taken out of service and a vapor mitigation system had to be installed in the store. **Environmental Main Office** 

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Right place. Right time.

The claims scenarios in this material are provided to illustrate possible 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 claims 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 D.C., and Great American E&S Insurance Company, an OH domiciled surplus lines company eligible to underwrite surplus lines insurance in all 50 states and the D.C. 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. © 2023 Great American Insurance Company, 301 E. Fourth St., Cincinnati, OH 45202. All rights reserved. 5725-ENV (06/23)