



Wrong place, wrong time!


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

 **Onsite Storage Tanks:** Does your client have storage tanks onsite for golf carts or other landscaping vehicles and equipment fueling?


An operator error such as forgetting to detach the transfer equipment from the fueling truck before driving off can break off valves or connectors and release the fuel outside the tanks, resulting in costly clean-up. Storage tanks must be in compliance with current governmental regulations in its area of operation. Releases from these tanks often go undetected for long periods of time which can also result in costly clean-up costs and other damages.

 **Groundwater Contamination:** Is your client's golf course or facility located near a body of water?

Turf maintenance activities, including application of nitrogen-rich fertilizer or weed killers and pesticides, can leach down into the soil causing contamination to groundwater, ponds, waterways and nearby drinking water supplies. An insured may also face claims for misapplication and overapplication of pesticides and fertilizers to both nontarget and target sites. Overusing fertilizer with nitrogen can kill fish and other aquatic life, especially if an algae bloom results, or potentially cause methemoglobinemia (i.e., oxygen starvation or "Blue baby syndrome") in babies, elderly persons, and some livestock. Because most golf and country clubs have considerable acreage on their premises occupied by ponds and "water traps" that are part of the course, as well as other public bodies of water nearby, the possibility of contact with the local water supply is relatively high.

 **Airborne Pesticides and Other Chemicals:** Is your client's golf course or facility located near a residential area?

High winds can increase drift and cause the unintended application of pesticides to nontarget areas, while high temperatures and humidity can cause pesticides to evaporate. Courts have held both golf and country clubs and pesticide manufacturers liable for drift. Moreover, any chemical exposure increases the possibility of children, bystanders, or domestic animals inhaling pesticides.

 **Disposal of Electric Batteries and Other Waste:** Do the golf carts run on gas or electric battery power?

Golf cart batteries have the potential to leak acid into the ground or water. The insured's disposal methods for batteries and other golf course associated waste must be in compliance with the Resource Conservation and Recovery Act (RCRA), the Federal Insecticide, Fungicide, and Rodenticide Act (FIFRA), and other regulations. Generators of waste are liable for pollution associated with their waste even after it has been sent off for proper disposal.

For agent/broker distribution only. 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 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. © 2022 Great American Insurance Company, 301 E. Fourth St., Cincinnati, OH 45202. All rights reserved. 4190-ENV (08/22) rights reserved.



Our experts can provide the best by par coverage to help protect against costly financial burdens that can damage a course's reputation and negatively affect your client's bottom line, allowing your insureds to focus on what truly matters: upholding their superior hospitality?



Contact us today or scan the QR code below to learn how environmental insurance can protect your client's course needs!

GAIg.com/Environmental
EnvironmentalMarketing@GAIg.com

