

Wrong place, wrong time!

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



A fire breaks out in a section of the warehouse storing lithium-ion batteries. The resulting smoke contains toxic substances that affect neighboring properties. The warehouse operator faces cleanup costs and third-party exposure claims.



A forklift operator accidentally punctures a drum of cleaning fluid, causing a spill in the parking lot that enters the storm drain. Environmental authorities issue fines and mandate cleanup.



A process tank at a recycling wastewater treatment plant malfunctioned. The tank discharged a large volume of untreated wastewater into a nearby stream, causing damage to aquatic life. The local regulatory authority issued fines to the operator of the wastewater treatment plant for the accidental and unauthorized discharge. In addition, several local residents and environmental groups filed property damage suits.



A drum of spent solvent waste located in a storage shed on the property of a laboratory was knocked over as employees were attempting to move several drums. Before the spill was contained, the solvent waste ran across the laboratory's parking lot and on to the ground of an adjacent property. The Laboratory was responsible for the associated emergency cleanup costs.

Facilities

Claims Scenarios



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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. © 2026 Great American Insurance Company, 301 E. Fourth St., Cincinnati, OH 45202. All rights reserved. 5915-ENV-2 ENV (02/26)

