

## Wrong place, wrong time!

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



During a particularly heavy storm, rainwater gathered in a puddle on the roof of an airport hangar. Due to a clogged drain, the water level rose higher than the installed protective flashing and entered the drywall behind a storage shelf. Over time, mold developed resulting in a costly clean-up and there was potential for BI claims from independent contractor workers providing services at the airport.



During a routine tank tightness test at an airport hangar, it was discovered that some fuel leaked from an underground storage tank. It was determined that the seal in a coupling device that connected the tank to the piping had failed, and gasoline was leaking out of the pipe connection. Upon inspection, it was found that the gasoline had leaked into the soil. The airport was held liable for the clean-up costs resulting from the underground storage tank.



Following a flight, an aircraft was moved into the hangar for the evening. Shortly after, the plane caught fire due to an electrical shortage. In order to put out the fire, the airport's ARFF crew had to use large quantities of firefighting foam. The chemicals in the firefighting foam leaked into the groundwater through drainage systems, causing regulatory parties to investigate and require that environmental testing be performed. The airport was held liable for testing and clean-up costs.



## Aviation Claims Scenarios

### Environmental Main Office

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[GAIG.com/Environmental](http://GAIG.com/Environmental)



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#### Corporate Headquarters

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Cincinnati, OH 45202

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. © 2023 Great American Insurance Company, 301 E. Fourth St., Cincinnati, OH 45202. All rights reserved. 4190-ENV (11/23)

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