Environmental Protection for Agricultural Clients

Why is Environmental Protection Important for Agricultural Clients?

Agricultural operations play a major role in today's pollution concerns. They often discharge large quantities of agrochemicals, organic matter, drug residues, sediments and saline drainage, which could potentially impact nearby bodies of water and threaten aquatic ecosystems, human health and reproductive activities.



AMMONIA RELEASE

A producer of soybeans sustained a large ammonia release when the piping on their aboveground storage tank failed. The release caused approximately 5,000 lbs. of liquid ammonia and additional vapor.



FUEL SPILL

A claim was made by the owners of a farm producing berries when a windstorm resulted in a large fuel spill affecting the area. Due to the severity of the spill, monitoring and testing of the contaminated groundwater was required.



SPREAD OF FUMES

A farmer was sued by a nearby residential development alleging that the fumes from the spread of manure and other herbicides and pesticides caused several tenants to suffer migraine headaches and other related health problems.

Learn More About Agriculture Environmental Risks!

Fore more information regarding our Premises Environmental Liability (PRE) coverage highlights and product details, feel free to access the resources below or visit our website.

- Premise Environmental Liability (PRE)
 Policy Fact Sheet
- Environmental Agribusiness Handout
- Agriculture Riskopolis
- Agriculture Claims Scenarios
- Insider Insight: Environmental
 Protection for Agricultural Clients
- Insider Insight: Product Offerings for Agricultural Clients
- Agricultural Pollution Prevention Resources
- EPA Agriculture



Agricultural production uses **70%** of the water withdrawn from global ground sources, *yet plays a major role in water pollution.*

80%

101,000

3,500,000

of shallow household wells in agricultural areas in the U.S. have nitrate levels that do not meet federal standards for drinking water Miles of rivers and streams in the U.S. impaired by nutrients from agricultural production Acres of lakes and reservoirs in the U.S. impaired by nutrients from agricultural production

Source: U.S. Environmental Protection Agency; www.epa.gov/nutrientpollution; April 2012





Environmental



HOW CAN GREAT AMERICAN HELP?

Great American Environmental offers
Premises Environmental Liability (PRE)
protection that is uniquely designed
to fill coverage gaps in policies that
exclude pollution associated with typical
agricultural operations. The experts at
Great American Environmental take your
clients' portfolios to the next level by
offering specialized coverage that can
protect against complicated and often
costly agricultural pollution risks.

DID YOU KNOW?

While some insurance policies offer protection for certain types of pollution related events, many exclude pollution liability coverages. Such policies leave your agriculture clients to fend for themselves and attempt to adhere to the complex environmental regulations and requirements set forth by the government.

Erin Mitton

Production Underwriting Specialist EMitton@gaig.com | 484-212-7709

For agent/broker distribution only. Online portal may not be available at all times. 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 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. © 2022 Great American Insurance Company, 301 E. Fourth St., Cincinnati, OH 45202. All rights reserved. 5777-ENV (08/22)