Wrong place, wrong time!

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



Mold behind produce coolers – bodily injury & cleanup

A persistent condensate leak behind the produce walk-in led to hidden moisture and mold colonization on drywall and wood framing. Several employees reported respiratory irritation; one customer with asthma alleged aggravated symptoms after prolonged shopping in the department. The owner was responsible for cleanup costs and injury claims.



Legionella from produce misters – bodily injury, cleanup & business interruption

A local health department traced a small cluster of Legionnaires' disease to aerosol exposure from produce misters that had biofilm buildup after a maintenance lapse. The rooftop cooling tower was also tested as a potential source.



Refrigeration system leak (ammonia/HFC) – customer exposure

During a routine restock, a line serving a freezer case failed, releasing refrigerant vapor into an aisle. Two customers and an associate complained of dizziness and throat irritation; EMS evaluated on site.



Odors from cleaning chemicals – unsafe conditions in store

Overmixing a chlorine-based cleaner during overnight floor maintenance produced strong irritant fumes. Morning opening was delayed; two employees sought medical evaluation for eye and throat irritation; several customers complained online.

Grocery Store

Claims Scenarios



Environmental Main Office

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Heating/fueling storage tank leak – soil & potential groundwater

An older heating oil above-ground storage tank on the property's service side developed a pinhole leak, staining adjacent soil. Investigation identified limited subsurface impact toward a storm drain.



Spill from delivery vehicle – loading area release

A vendor's box truck ruptured a diesel line while idling at the receiving dock, releasing fuel that flowed to a catch basin before the area was boomed. The owner was responsible for the emergency response and cost recovery.



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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 insurance ligible 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. © 2025 Great American Insurance Company, 301 E. Fourth St., Cincinnati, OH 45202. All rights reserved. 4190-ENV (09/25)

