

# Protecting Your Town, Our Economy ...and You.



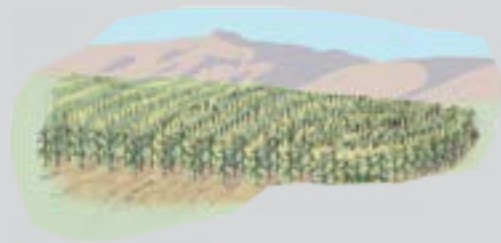
## Welcome to Riskopolis!

How many environmental exposures can you spot?

Great American Insurance Group, 301 E. Fourth St., Cincinnati, OH 45202. 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 Protection Insurance Company, an authorized insurer in CA, IN, KY, MS, OH, and WA. The Great American Insurance Group eagle logo and the word marks Great American® and Great American Insurance Group® are registered service marks of Great American Insurance Company. © 2016 Great American Insurance Company. All rights reserved. 2663-ENV (1/16)



At Great American Insurance Group, we can help open your eyes to the environmental risks hiding in your town. Take a look at the lurking dangers in Riskopolis - are your customers protected from all the exposures?



**Farm Co-op**

The farm co-op was recently sued by a local citizens organization when it was discovered that their fertilizer storage tank had leaked and contaminated several local drinking water wells. 1 4



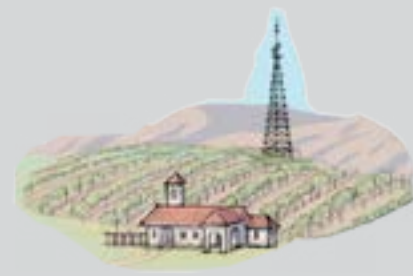
**Marine Supply And Boat Salesroom**

The new owner of a marine supply and boat salesroom was dismayed to learn that years of historic boat manufacturing and repair work had resulted in soils contaminated with lead paint and asbestos. 8



**Riskopolis Bus Company**

The Riskopolis bus company is facing \$200,000 in clean-up costs due to its recent discovery that the hydraulic lifts in their maintenance facility had apparently been leaking for years. 2 15



**Cell Tower Generator**

The above ground storage tank for the cell tower's back-up generator was vandalized over the weekend resulting in a release of diesel fuel to an adjacent stream. 5



**The Old Orchard**

Redevelopment of the old orchard for single family homes was abruptly halted when elevated levels of herbicides and pesticides were found in site soils. 3



**Farm's Waste Lagoon**

Recent storms overwhelmed the farm's waste lagoon causing it to rupture and spill onto the adjacent properties. Odor and nuisance claims were filed immediately. 6 7



Every town is a hometown — a community of people, businesses, organizations and opportunities that create a vibrant economy. Great American Insurance Group helps keep hometowns safe and secure, so that farmers can farm, builders can build and shops can sell.

- |   |                                    |   |
|---|------------------------------------|---|
| 1 Field crops (corn)                      | 11 Marina operations               | 21 Real estate businesses                           |
| 2 Tour buses                              | 12 Senior facilities/nursing homes | 22 Condo associations                               |
| 3 Orchard crops (apples)                  | 13 Hospitals                       | 23 Builders and contractors                         |
| 4 Vineyards/wineries                      | 14 Educational institutions        | 24 Contractors' pollution liability for renovations |
| 5 Communication towers                    | 15 School buses                    | 25 Casinos  |
| 6 Equine operations/equine mortality      | 16 Grocery stores                  | 26 Food processing/manufacturing                    |
| 7 Agribusiness/farms & ranches            | 17 Schools                         | 27 Health clubs                                     |
| 8 Boat manufacturing                      | 18 Daycare facilities              | 28 Construction sites and equipment                 |
| 9 Oil and gas leased property & equipment | 19 Financial institutions          |   |
| 10 Tugboats/barges                        | 20 Municipalities                  |   |

For more information about Great American and the wide variety of business risks we insure, please visit [www.GAIG.com/Environmental](http://www.GAIG.com/Environmental).





### Casino Has A Leak

Riskopolis's dreams of a revitalized riverfront hit a snag when the new casino broke ground - only to discover that several leaking underground storage tanks had been abandoned on the site. Soil and groundwater contamination will take months to delineate and hundreds of thousands of dollars to remediate. 25



### Food Processing Residual Pesticides

Rinse water contaminated with residual pesticides at the food processing facility was inadvertently discharged to Riskopolis's publicly operated treatment plant. The contaminants disrupted the treatment process, leading to a material fine. 26



### Health Club Pool

A dropped chlorine canister at the health club pool is being blamed for a scare over the weekend. Several members were sickened and taken to the hospital for treatment. 27



### Hotel Contaminated Fill

Contractors working on Riskopolis's newest hotel inadvertently brought contaminated fill onto the site during site grading activities. The fill had been contaminated with PCBs and will need to be removed from the site and properly disposed of before construction can continue. 23 28



### Hospital Contamination

Poor construction practices during the expansion project at the Riskopolis hospital have apparently contaminated several of the surgery suites. Operations have been postponed or moved to other regional hospitals as remediation work begins. 13



### Asbestos At College

Contractors renovating the old college dormitory inadvertently disturbed asbestos when installing the new floor tiles. Students will not be able to move in until the dorm is certified safe, which isn't expected until sometime late in the first semester. 14



### Ammonia At The Grocery Store

Contractors servicing the refrigeration system at the Riskopolis grocery store and the cold storage warehouse are being blamed for a sudden release of ammonia gas. Several shoppers were overcome by the fumes and had to be rushed to the hospital. 16



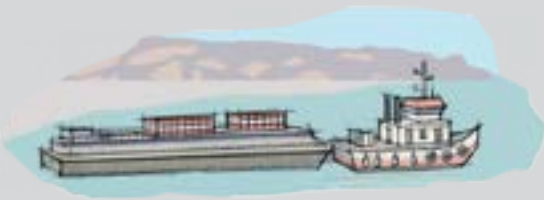
### Mold In School

Contractors building the new Riskopolis School failed to properly install the air conditioning units. Now, there is mold growth throughout the duct work. 17



### Riskopolis's Deep Injection

Operators of Riskopolis's deep injection well used to service the local oil and gas industry were recently sued by an environmental action group claiming they had contaminated shallow drinking water. 9



### Barge Accident

A barge delivering fertilizer broke loose during a recent storm and struck a pier. The collision resulted in the release of its load of urea into the river causing a massive fish-kill. Natural Resource Damages claims are pending. 10



### Sailboat Fuel Spill

The captain of a brand new sailboat, just delivered from the boat showroom, inadvertently struck the dock at the Riskopolis marina. The impact pinched a fuel line that ran along the dock, causing diesel fuel to spill into the water. 11



### Construction Defect

Riskopolis health inspectors have discovered a construction defect in the HVAC system at the local nursing home resulting in elevated levels of legionella. One death is already being blamed on the legionella. Now, residents are being relocated until the systems can be remediated. 12



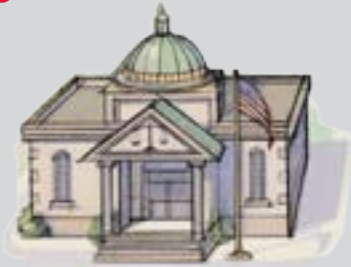
### Daycare Evacuation

A release of ammonia at the adjacent grocery store forced the evacuation of the daycare and sent several children to the hospital for observation. 18



### Bank Building Vapors

After several employees complained about fumes and dizziness, it was discovered that the new bank building had been built over an old gas station. Vapor mitigation systems and a groundwater treatment system will cost approximately \$375,000 to install and operate. 19



### Mold In The Court House

Municipal workers were surprised to find the courthouse closed as they arrived to work today. Court has been cancelled for the foreseeable future as health inspectors try to discover the source of high levels of stachybotrys and other molds in the indoor air. 20



### Apartment Mold

During the recent storms, water began entering the upper units of the Riskopolis apartments. Now several tenants are complaining of moldy property and respiratory issues. 21 22