



## **ENVIRONMENTAL EXPOSURE GUIDE for CAR DEALERSHIPS, GAS/SERVICE STATIONS & GARAGES**

Program Brokerage Environmental can help protect car dealerships, gas/service stations and garages from a variety of environmental exposures, which may not be covered under a Commercial General Liability policy. These conditions may cause a combination of bodily injury, property damage, environmental clean-up, and legal defense expense claims.

### **COMMON ENVIRONMENTAL EXPOSURES:**

- Leaking underground fuel and waste oil storage tanks
- Untested underground fuel & waste oil/solvent tanks and pipes
- Underground tanks which were removed/abandoned for unknown reasons
- Lack of information on existing and former underground tanks (e.g. age, contents, size, construction, cathodic protection, etc.)
- Poor housekeeping resulting in oil, fuel, and parts cleaning solvents being spilled on unpaved areas
- Leaking grease traps or oil/water separators that seriously pollute the soils and/or groundwater
- Accumulated old batteries which contain leached acidic liquids
- Wastewaters flowing from service bays into the sanitary sewers
- Discharge of oily waste to the storm sewer without an NODES permit
- Electrical equipment containing PCBs
- Paint residues from the body shop washed into storm drains
- Paints and solvents spilled outdoors in unpaved areas
- Washwaters from a car wash discharged into storm sewer
- Paints discharged to the sanitary sewer that restrict the wastewater flow through the sewer pipe or which clog downstream pipes

### **HOW THE ENVIRONMENTAL INSURANCE POLICY PROTECTS THE POLICYHOLDER:**

The environmental insurance policy covers both the cost to cleanup pollution and third party claims including regulatory authorities. Specifically, the policy:

- Pays for cleanup cost of pollution on, under and/or within the Insured Property
- Pays for loss resulting from claims for bodily injury, property damages and cleanup of the property of others arising from pollution
- Pays the legal expense in defense of claims covered by the policy