



CLAIM SCENARIOS

PREMISES ENVIRONMENTAL COVERAGE SM INDUSTRIAL REAL ESTATE

\$15,000 - \$150,000 Remediation Expense

A Self Storage Warehouse has an illegal meth laboratory. The meth lab is discovered and operations are shut down. For each pound of meth produced, upwards of six pounds of toxic waste are left behind.

\$1,250,000 Remediation Expense and Defense

Owner of industrial park is notified by the State Environmental Agency of a complaint of groundwater contamination at a neighboring site and requests an investigation at the industrial park. The investigation indicates a former tenant caused the contamination. The tenant fights the allegation. The state orders the owner to start remediation of the site. The owner must remediate the site, sue the tenant for recovery and defend lawsuits from neighbors.

\$1,100,000 Property Damage and Bodily Injury

A food processing and refrigeration warehouse has a leak of the ammonia gas used as a refrigerant. The release causes an evacuation of the neighbors in a one mile radius, inhalation related injuries to 75 people, and damage to food products loaded on trains for delivery. 5 were people sent to intensive care for complications related to lung damage.

\$12,000 Remediation Expense

A forklift operator at a distribution warehouse pierces drum of industrial paint. A Hazmat team responds due to noxious nature of fumes and the proximity of the spill to a floor drain in facility.

\$900,000 Remediation Expense, Property Damage and Natural Resource Damage

Waste oil was transferred to a tank at a bulk storage facility. The tank over-filled and waste oil spilled into the secondary containment system. A valve in the secondary containment system was left open from recent cleanout and released waste oil into the neighboring river. The spill impacted a marina, river, wetlands and wildlife. Losses included remediation expense for emergency response on the river and Property damage including cleaning of boats and docks. Natural Resource damage assessment was also incurred for lost wild life and damaged wetlands.

\$72,000 Emergency Response

A fertilizer plant is damaged during violent storm. A tank is blown over during high winds and knocks a valve off of an anhydrous ammonia tank. The ammonia results in cleanup and response action by over seven government agencies and emergency responders. Residents in a two mile radius evacuated around plant due to fumes released in to air. The site owner is billed for the costs of emergency response actions to stop and contain release and conduct the evacuation.

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