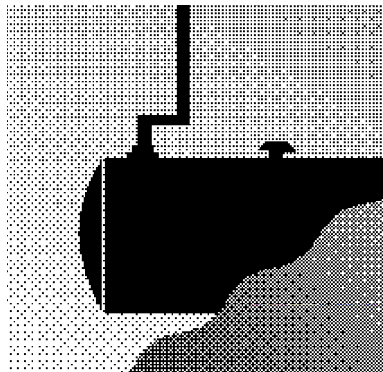




Dollars And Sense

Financial Responsibility Requirements For Underground Storage Tanks

Nonmarketers ❖ Compliance Groups ❖ Liability ❖ Marketers ❖ Financial
Tests ❖ Annual Aggregate ❖ Per Occurrence ❖ Nonmarketers ❖ Compliance
Groups ❖ Liability ❖ Marketers ❖ Financial Tests ❖ Annual Aggregate ❖ Per
Occurrence ❖ Nonmarketers ❖ Compliance Groups ❖ Liability ❖ Marketers
❖ Financial Tests ❖
❖ Per Occurrence ❖
Compliance Groups
Marketer ❖
Annual Aggregate
❖ Nonmarketers ❖
❖ Liability ❖
Financial Tests ❖
❖ Per Occurrence
Compliance Groups
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Occurrence ❖ Nonmarketers ❖ Compliance Groups ❖ Liability ❖ Marketers
❖ Financial Tests ❖ Annual Aggregate ❖ Per Occurrence ❖ Nonmarketers ❖
Compliance Groups ❖ Liability ❖ Marketers ❖ Financial Tests ❖ Annual
Aggregate ❖ Per Occurrence ❖ Nonmarketers ❖ Compliance Groups ❖
Liability ❖ Marketers ❖ Financial Tests



Annual Aggregate
Nonmarketers ❖
❖ Liability ❖
Financial Tests ❖
❖ Per Occurrence
Compliance Groups
Marketers ❖
Annual Aggregate
❖ Nonmarketers ❖
❖ Liability ❖
Financial Tests ❖



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Why are there financial responsibility requirements?

When Congress amended Subtitle I of the Resource Conservation and Recovery Act in 1986, it directed the U.S. Environmental Protection Agency (EPA) to develop financial responsibility regulations for owners and operators of underground storage tanks (USTs) storing petroleum.

EPA estimates that there are about 1.2 million federally regulated petroleum USTs buried at over 500,000 sites nationwide. These sites are owned by marketers who sell gasoline to the public (such as service stations and convenience stores) and nonmarketers who use USTs solely for their own needs (such as fleet service operators and local governments).

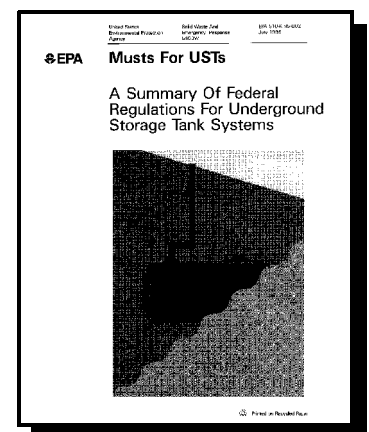
Many of these USTs have released or will release petroleum into the environment through spills, overfills, or failures in the tank and piping system. EPA estimates that the total number of confirmed releases could reach 400,000 in the next several years. After this peak, EPA expects fewer releases as owners of USTs comply with federal and state requirements for new USTs and upgrade older USTs with spill, overfill, and corrosion protection.

Cleaning up these leaks can be costly. Congress wanted owners and operators of USTs to demonstrate that they have the financial resources--through insurance or other means explained below--to pay for the costs of corrective action and third-party liability that can result from leaking USTs.

The financial responsibility requirements are designed to make sure that someone can pay the costs of cleaning up leaks and compensating third-parties for bodily injury and property damage caused by leaking USTs.

If you need an overview of all the federal requirements for USTs, please refer to EPA's free booklet, **Musts For USTs**. Ordering information for **Musts For USTs** and several other publications and videos about USTs appears on pages 13-14.

This booklet briefly describes federal financial responsibility requirements for underground storage tanks (USTs) storing petroleum.



Why should your USTs meet these requirements?

It is particularly important that someone be prepared to pay cleanup costs so that cleanup activities can begin as quickly as possible. Without fast action at contaminated sites, contamination can spread and increase significantly the chance of damaging the environment and human health.

Complying with the financial responsibility requirements also protects **you**, as an owner or operator of USTs. If your UST leaks, you may be faced with high cleanup costs or with lawsuits brought by third parties. You will be able to pay these costs if you have met the financial responsibility requirements.

Also, if you cannot demonstrate financial responsibility by the compliance deadline that applies to your UST facility, you can be cited for violations and fined.

The financial responsibility requirements are found in the Code of Federal Regulations, 40 CFR Part 280.

Who needs to demonstrate financial responsibility?

Either the owner or the operator of the UST must demonstrate financial responsibility, if the owner and operator are different individuals or firms. It is the responsibility of the owner and operator to decide which one will demonstrate financial responsibility.

Federal and state governments and their agencies that own USTs are not required to demonstrate financial responsibility. Local governments, however, must comply with the financial responsibility requirements.

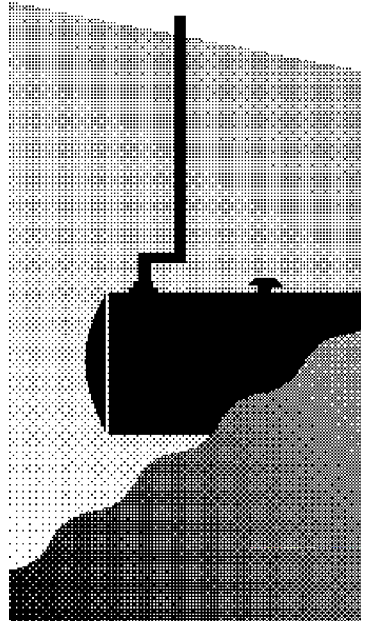
What kinds of USTs need to meet these requirements?

An underground storage tank system (UST) is a tank and any underground piping connected to the tank that has at least 10 percent of its combined volume underground. The federal UST regulations for financial responsibility apply only to underground tanks and piping storing petroleum.

The financial responsibility requirements apply to **all USTs holding petroleum**, with the following exceptions. These tanks are **NOT** covered by the financial responsibility requirements:

- Farm and residential tanks of 1,100 gallons or less capacity holding motor fuel used for noncommercial purposes;
- Tanks storing heating oil used on the premises where it is stored;
- Tanks on or above the floor of underground areas, such as basements or tunnels;
- Septic tanks and systems for collecting storm water and wastewater;
- Flow-through process tanks;
- Tanks of 110 gallons or less capacity, and tanks holding a minimal concentration of petroleum; and
- Emergency spill and overfill tanks.

Other storage sites not covered by the federal financial responsibility requirements (such as surface impoundments and field-constructed tanks) are identified in the **Code of Federal Regulations, 40 CFR Part 280**.



How much financial responsibility coverage is required? When do you need it?

Both the amount of financial responsibility coverage you need and the date by which you need it are determined by the type of business you operate, the amount of throughput of your tank, and the number of tanks you have. On the next page you will find a table that displays five groups of UST owners and operators, compliance deadlines for each group, and required coverage amounts.

Basically, your financial responsibility amount falls into two types: **per occurrence** and **annual aggregate**.

- **Per occurrence.** "Per occurrence" means the amount of money that must be available to pay the costs from one occurrence of a leaking UST. If your tank is used in petroleum production, refining or marketing (such as service stations and truck stops), you must be able to demonstrate that you have \$1 million of per occurrence coverage. The per occurrence amount may be less if your tanks are located at a facility **NOT** engaged in petroleum production, refining or marketing. In this case, if your facility has a monthly throughput of 10,000 gallons or less, you need \$500,000 of per occurrence coverage.
- **Annual aggregate.** You must also have coverage for an annual aggregate amount. The annual aggregate amount is the total amount of financial responsibility that you must have to cover all leaks that might occur in one year. The amount of aggregate coverage that you need depends on the number of tanks that you own or operate: \$1 million annual aggregate for 100 or fewer tanks; \$2 million annual aggregate for more than 100 tanks.

The table on page 5 displays compliance deadlines and coverage amounts for all categories of UST owners and operators.

Financial Responsibility Requirements

Group Of UST Owners And Operators	Compliance Deadline	Per Occurrence Coverage	Aggregate Coverage
<p>GROUP 1: Petroleum marketers with 1,000 or more tanks OR Nonmarketers with net worth of \$20 million or more (for nonmarketers, the "per occurrence" amount is the same as Group 4-B below)</p>	January 1989	<p>\$1 million</p>	<p>\$1 million if you have 100 or fewer tanks</p> <p>OR</p> <p>\$2 million if you have more than 100 tanks</p>
<p>GROUP 2: Petroleum marketers with 100-999 tanks</p>	October 1989		
<p>GROUP 3: Petroleum marketers with 13-99 tanks</p>	April 1991		
<p>GROUP 4-A: Petroleum marketers with 1-12 tanks</p>	December 1993		
<p>GROUP 4-B: Nonmarketers with net worth of less than \$20 million</p>	December 1993	<p>\$500,000 if throughput is 10,000 gallons monthly or less</p>	
<p>GROUP 4-C: Local governments (including Indian tribes not part of Group 5)</p>	February 1994	<p>OR</p>	
<p>GROUP 5: Indian tribes owning USTs on Indian lands (USTs must be in compliance with UST technical requirements)</p>	December 1998	<p>\$1 million if throughput is more than 10,000 gallons monthly</p>	

How can you demonstrate financial responsibility?

There are several options for demonstrating financial responsibility (each option is described fully in the **Code of Federal Regulations, 40 CFR Part 280**):

- **Use state financial assurance funds.** Your state may pay for some cleanup and third-party liability costs (see page 7).
- **Obtain insurance coverage.** Insurance may be available from a private insurer or a risk retention group (see page 7).
- **Obtain a guarantee.** You may secure a guarantee for the coverage amount from another firm with whom you have a substantial business relationship. The provider of the guarantee has to pass one of the financial tests described on page 9.
- **Obtain a surety bond.** A surety bond is a guarantee by a surety company that it will meet your financial responsibility obligations.
- **Obtain a letter of credit.** A letter of credit is a contract involving you, an issuer (usually a bank), and a third party (such as the implementing agency) that obligates the issuer to help you demonstrate your financial responsibility.
- **Pass a financial test.** If your firm has a tangible net worth of at least \$10 million, you can prove your financial responsibility by passing one of the two financial tests described on page 9.
- **Set up a trust fund.** You may set up a fully-funded trust fund administered by a third party to demonstrate financial responsibility.
- **Use other state methods.** You may also use any additional methods of coverage approved by your state.

You may also use a combination of methods to demonstrate financial responsibility. The methods you choose must cover all the costs for which you are responsible (both corrective action and third-party liability) and add up to the amount of coverage you are required to demonstrate.

Local governments have four additional compliance methods tailored to their special characteristics: a bond rating test, a financial test, a guarantee, and a dedicated fund (all fully described in 40 CFR Part 280).

What about state financial assurance funds?

Most states have established programs that can help pay for cleanup and third-party liability costs resulting from leaking petroleum USTs. Owners and operators of USTs may use these state financial assurance funds to demonstrate financial responsibility.

Many state funds, however, pay only part of the cleanup costs or require that you pay a deductible amount. Some state funds do not pay for third-party liability costs. State assurance funds often have eligibility requirements, such as proof that the UST facility is in compliance with requirements for leak detection and recordkeeping.

You should contact your state agency to determine if the state has a fund that you may use to demonstrate financial responsibility. Find out what the state will pay for and what additional amount of financial responsibility, if any, you must obtain. See the list of state UST/LUST contacts starting on page 15. (LUST means "leaking underground storage tanks.")

What about insurance coverage?

To make sure your insurance policy meets the financial responsibility requirements, have your insurer fill out one of the two following forms. If your UST insurance coverage is an expansion of a policy you already have, your insurer should give you an "Endorsement" document that completes and reproduces the model form shown on page 10. If you get a new policy, your insurer should give you a "Certificate of Insurance" document that completes and reproduces the model form shown on page 11. **Keep the completed form in your records, as explained on page 8.**

You should be aware that insurers may require you to meet certain conditions for coverage. For example, your insurer may require you to test your tank for tightness or make improvements in your tank system, such as adding corrosion protection.

You may also be able to get insurance coverage through a risk retention group. A risk retention group is an insurance company formed by businesses or individuals with similar risks to provide insurance coverage for those risks.

If you don't know how to reach your state agency, see the list of state UST/LUST contacts starting on page 15.

If you belong to a trade association, it may be able to provide you with information about insurers and risk retention groups that cover USTs.

What happens if your coverage is cancelled?

Your financial responsibility method must specify that the provider may cancel your coverage only after sending you advance written notice. Insurance, risk retention group, and state fund coverage can be cancelled only 60 days after you receive the cancellation notice. Guarantees, surety bonds, and letters of credit can be cancelled only 120 days after you receive the cancellation notice. You must find replacement coverage within 60 days after you receive the notice of cancellation. If you cannot get replacement coverage, you must notify your implementing agency.

What records must you keep or report to others?

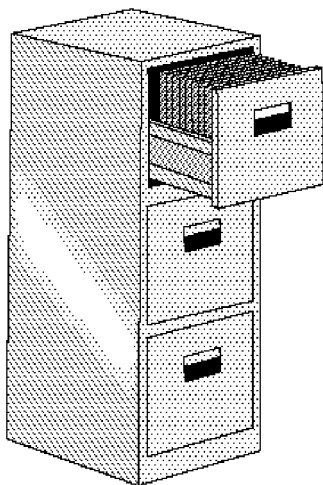
You must keep at your UST site or your place of business the following records of financial responsibility coverage:

- A current "Certification of Financial Responsibility" (see page 12 for a model of this form that you must complete and reproduce); and
- Any additional documentation that shows your financial responsibility method is valid and provides details on the method's coverage, such as signed copies of official letters, policies, and state fund agreements.

Keep these records until your UST site is properly closed.

Keeping clear records makes good business sense. If asked by UST inspectors or regulatory officials to demonstrate your financial responsibility, you can use these records to demonstrate quickly your compliance with the financial responsibility requirements.

Many states require you to file copies of your financial responsibility records with the state agency, so check with your state to see what you need to do. You do not need to report financial responsibility records to the federal EPA unless you have been requested to do so.



Two Financial Tests

Test 1

- Your firm must have a tangible net worth of at least \$10 million; and
- Your firm must have a tangible net worth of at least 10 times the amount of aggregate coverage that you are required to demonstrate plus any other liability coverage for which your firm is using the test to demonstrate financial responsibility to EPA; and
- Your firm must file the firm's annual financial statements with the Securities and Exchange Commission (SEC), or annually report the firm's tangible net worth to Dun and Bradstreet and receive a rating of 4A or 5A. Utilities may file financial statements with the Energy Information Administration, or the Rural Electrification Administration instead of the SEC; and
- Your firm must have audited financial statements that do not include an adverse auditor's opinion or disclaimer of opinion.

Test 2

- Your firm must have a tangible net worth of at least \$10 million; and
- Your firm must have a tangible net worth of at least 6 times the amount of aggregate coverage that you are required to demonstrate; and
- Have U.S. assets that are at least 90 percent of total assets or at least 6 times the required aggregate amount; and
- Have net working capital at least 6 times the required aggregate amount, or a bond rating AAA, AA, A, or BBB from Standard and Poor's, or Aaa, Aa, A, or Baa from Moody's; and
- Your firm must have audited financial statements that do not include an adverse auditor's opinion or disclaimer of opinion.

Model Of "Endorsement"

Name: [name of each covered location]

Address: [address of each covered location]

Policy Number:

Period of Coverage [current policy period]:

Name of [Insurer or Risk Retention Group]:

Address of [Insurer or Risk Retention Group]:

Name of Insured:

Address of Insured:

1. This endorsement certifies that the policy to which the endorsement is attached provides liability insurance covering the following underground storage tank(s):

[List the number of tanks at each facility and the name(s) and address(es) of the facility(ies) where the tanks are located. If more than one instrument is used to assure different tanks at any one facility, for each tank covered by this instrument, list the tank identification number provided in the notification submitted pursuant to 40 CFR 280.22, or the corresponding state requirement, and the name and address of the facility.]

for [insert: "taking corrective action" and/or "compensating third parties for bodily injury and property damage caused by" either "sudden accidental releases" or "nonsudden accidental releases" or "accidental release"; in accordance with and subject to the limits of liability, exclusions, conditions, and other terms of the policy; if coverage is different for different tanks or locations, indicate the type of coverage applicable to each tank or location] arising from operating the underground storage tank(s) identified above.

The limits of liability are [insert the dollar amount of the "per occurrence" and "annual aggregate" limits of the Insurer's or Group's liability; if the amount of coverage is different for different types of coverage or for different underground storage tanks or locations, indicate the amount of coverage for each type of coverage and/or for each underground storage tank or location], exclusive of legal defense costs, which are subject to a separate limit under the policy. This coverage is provided under [policy number]. The effective date of said policy is [date].

2. The insurance afforded with respect to such occurrences is subject to all of the terms and conditions of the policy; provided, however, that any provisions inconsistent with subsections (a) through (e) of this Paragraph 2 are hereby amended to conform with subsection (a) through (e):

a. Bankruptcy or insolvency of the insured shall not relieve the ["Insurer" or "Group"] of its obligations under the policy to which this endorsement is attached.

b. The ["Insurer" or "Group"] is liable for the payment of amounts within any deductible applicable to the policy to the provider of corrective action or a damaged third party, with a right of reimbursement by the insured for any such payment

made by the ["Insurer" or "Group"]. This provision does not apply with respect to that amount of any deductible for which coverage is demonstrated under another mechanism or combination of mechanisms as specified in 40 CFR 280.95-280.102.

c. Whenever requested by [a Director of an Implementing Agency], the ["Insurer" or "Group"] agrees to furnish to [the Director] a signed duplicate original of the policy and all endorsements.

d. Cancellation or any other termination of the insurance by the ["Insurer" or "Group"], except for non-payment of premium or misrepresentation by the insured, will be effective only upon written notice and only after the expiration of 60 days after a copy of such written notice is received by the insured. Cancellation for non-payment of premium or misrepresentation by the insured will be effective only upon written notice and only after expiration of a minimum of 10 days after a copy of such written notice is received by the insured.

[Insert for claims-made policies:

e. The insurance covers claims otherwise covered by the policy that are reported to the ["Insurer" or "Group"] within six months of the effective date of the cancellation or non-renewal of the policy except where the new or renewed policy has the same retroactive date or a retroactive date earlier than that of the prior policy, and which arise out of any covered occurrence that commenced after the policy retroactive date, if applicable, and prior to such policy renewal or termination date. Claims reported during such extended reporting period are subject to the terms, conditions, limits, including limits of liability, and exclusions of the policy.]

I hereby certify that the wording of this instrument is identical to the wording in 40 CFR 280.97(b)(1) and that the ["Insurer" or "Group"] is ["licensed to transact the business of insurance or eligible to provide insurance as an excess or surplus lines insurer in one or more states".]

[Signature of authorized representative of Insurer or Risk Retention Group]

[Printed name of person signing]

[Title of person signing], Authorized Representative of [name of Insurer or Risk Retention Group]

[Address of Representative]

Model Of "Certificate Of Insurance"

Name: [name of each covered location]

Address: [address of each covered location]

Policy Number:

Period of Coverage [current policy period]:

Name of [Insurer or Risk Retention Group]:

Address of [Insurer or Risk Retention Group]:

Name of Insured:

Address of Insured:

1. [Name of Insurer or Risk Retention Group], [the "Insurer" or "Group"], as identified above, hereby certifies that it has issued liability insurance covering the following underground storage tank(s):

[List the number of tanks at each facility and the name(s) and address(es) of the facility(ies) where the tanks are located. If more than one instrument is used to assure different tanks at any one facility, for each tank covered by this instrument, list the tank identification number provided in the notification submitted pursuant to 40 CFR 280.22, or the corresponding state requirement, and the name and address of the facility.]

for [insert: "taking corrective action" and/or "compensating third parties for bodily injury and property damage caused by" either "sudden accidental releases" or "nonsudden accidental releases" or "accidental releases"; in accordance with and subject to the limits of liability, exclusions, conditions, and other terms of the policy; if coverage is different for different tanks or locations, indicate the type of coverage applicable to each tank or location] arising from operating the underground storage tank(s) identified above.

The limits of liability are [insert the dollar amount of the "per occurrence" and "annual aggregate" limits of the Insurer's or Group's liability; if the amount of coverage is different for different types of coverage or for different underground storage tanks or locations, indicate the amount of coverage for each type of coverage and/or for each underground storage tank or location], exclusive of legal defense costs, which are subject to a separate limit under the policy. This coverage is provided under [policy number]. The effective date of said policy is [date].

2. The ["Insurer" or "Group"] further certifies the following with respect to the insurance described in Paragraph 1:

a. Bankruptcy or insolvency of the insured shall not relieve the ["Insurer" or "Group"] of its obligations under the policy to which this certificate applies.

b. The ["Insurer" or "Group"] is liable for the payment of amounts within any deductible applicable to the policy to the provider of corrective action or a damaged third party, with a right of reimbursement by the insured for any such payment made by the ["Insurer" or "Group"]. This provision does not apply with respect to that amount of any deductible for which

coverage is demonstrated under another mechanism or combination of mechanisms as specified in 40 CFR 280.95-280.102.

c. Whenever requested by [a Director of an Implementing Agency], the ["Insurer" or "Group"] agrees to furnish to [the Director] a signed duplicate original of the policy and all endorsements.

d. Cancellation or any other termination of the insurance by the ["Insurer" or "Group"], except for non-payment of premium or misrepresentation of insured, will be effective only upon written notice and only after the expiration of 60 days after a copy of such written notice is received by the insured. Cancellation for non-renewal of premium or misrepresentation by the insured will be effective only upon written notice and only after expiration of a minimum of 10 days after a copy of such written notice is received by the insured.

[Insert for claims-made policies:

e. The insurance covers claims otherwise covered by the policy that are reported to the ["Insurer" or "Group"] within six months of the effective date of cancellation or non-renewal of the policy except where the new or renewed policy has the same retroactive date or a retroactive date earlier than that of the prior policy, and which arises out of any covered occurrence that commenced after the policy retroactive date, if applicable, and prior to such policy renewal or termination date. Claims reported during such extended reporting periods are subject to the terms, conditions, limits, including limits of liability, and exclusions of the policy.]

I hereby certify that the wording of this instrument is identical to the wording in 40 CFR 280.97(b)(1) and that the ["Insurer" or "Group"] is ["licensed to transact the business of insurance or eligible to provide insurance as an excess or surplus lines insurer in one or more states".]

[Signature of authorized representative of Insurer or Risk Retention Group]

[Printed name of person signing]

[Title of person signing], Authorized Representative of [name of Insurer or Risk Retention Group]

[Address of Representative]

Model Of "Certification Of Financial Responsibility"

[Owner or operator] hereby certifies that it is in compliance with the requirements of Subpart H of 40 CFR Part 280.

The financial assurance mechanism(s) used to demonstrate financial responsibility under Subpart H of 40 CFR Part 280 is (are) as follows:

[For each mechanism, list the type of mechanism, name of issuer, mechanism number (if applicable), amount of coverage, effective period of coverage and whether the mechanism covers "taking corrective action" and/or "compensating third parties for bodily injury and property damage caused by" either "sudden accidental releases" or "non-sudden accidental releases" or "accidental releases."]

[Signature of owner or operator]

[Printed name of owner or operator]

[Title]

[Date]

[Signature of witness or notary]

[Printed name of witness or notary]

[Date]

The owner or operator must update this certification whenever the financial insurance mechanism(s) used to demonstrate financial responsibility change(s).

Publications And Videos About USTs

PUBLICATIONS

TITLE

AVAILABLE FREE FROM

Musts For USTs: A Summary Of The Federal Regulations For Underground Storage Tank Systems

Booklet clearly summarizes federal UST requirements for installation, release detection, spill, overfill, and corrosion protection, corrective action, closure, reporting and recordkeeping. (About 40 pages.)

You can call EPA's toll-free RCRA/Superfund Hotline at 800 424-9346 and order free copies. Just identify the titles you want. Or you can write and ask for titles by addressing your requests to:

Normas Y Procedimientos Para T.S.A.

Spanish translation of **Musts For USTs**. (About 40 pages.)

NCEPI
Box 42419
Cincinnati, OH 45242

Straight Talk On Tanks: Leak Detection Methods For Petroleum Underground Storage Tanks

Booklet explains federal regulatory requirements for leak detection and briefly describes allowable leak detection methods. (About 30 pages.)

Or you can fax your order to NCEPI at 513 891-6685.

Doing Inventory Control Right: For Underground Storage Tanks

Booklet describes how owners and operators of USTs can use inventory control and periodic tightness testing to meet federal leak detection requirements. Contains reporting forms. (About 16 pages.)

Manual Tank Gauging: For Small Underground Storage Tanks

Booklet provides simple, step-by-step directions for conducting manual tank gauging for tanks 2,000 gallons or smaller. Contains reporting forms. (About 12 pages.)

Don't Wait Until 1998: Spill, Overfill, And Corrosion Protection For Underground Storage Tanks

Information to help owners and operators of USTs meet the 1998 deadline for compliance with requirements to upgrade, replace, or close USTs installed before December 1988. (About 16 pages.)

An Overview Of Underground Storage Tank Remediation Options

Fact sheets provide information about technologies that can be used to remediate petroleum contamination in soil and groundwater. (About 26 pages.)

Controlling UST Cleanup Costs

Fact sheet series on the cleanup process includes: *Hiring a Contractor*, *Negotiating the Contract*, *Interpreting the Bill*, *Managing the Process*, and *Understanding Contractor Code Words*. (About 10 pages.)

Federal Register Reprints

Not simple summaries, these reprints are extensive records of the rulemaking process including technical information, explanatory preambles, and the rules as they appear in the Code of Federal Regulations. Reprints dated 9/23/88; 10/26/88; 11/9/89; 5/2/90; and 2/18/93. Over 300 pages.

Publications And Videos About USTs

VIDEOS

TITLE/COST

AVAILABLE FROM

Doing It Right

Illustrates proper installation of underground tanks and piping for installation crews. Part 1: Tanks (24 minutes); Part 2: Piping (16 minutes). Cost: \$25

Doing It Right II: Installing Required UST Equipment

Illustrates installation of spill and overfill equipment, observation wells, and piping leak detection (23 minutes). Cost: \$60

Doing It Right and Doing it Right II Set Cost: \$75

Keeping It Clean: Making Safe And Spill-Free Motor Fuel Deliveries

Making pollution-free deliveries to USTs. Includes Stage 1 vapor recovery, overfill prevention and spill containment. For fuel tanker drivers and UST owner/operators (25 minutes). Cost: \$60

Petroleum Leaks Underground

How liquids and vapors move in the subsurface and why early response to leaked petroleum is so important. Part 1: How Liquids Move (14 minutes); Part 2: How Vapors Move (15 minutes). Cost: \$75

Straight Talk On Leak Detection

Overview of the leak detection methods available for complying with federal regulations. Part 1: Straight Talk From Tank Owners (owners address the problems of UST compliance [5 minutes]); Part 2: Straight Talk On Leak Detection (30 minutes). Cost: \$40

Tank Closure Without Tears: An Inspector's Safety Guide

Focuses on explosive vapors and safe tank removal (30 minutes). Video and Booklet Cost: \$35; Booklet: \$5

What Do We Have Here?: An Inspector's Guide To Site Assessment At Tank Closure

Inspecting sites for contamination where tanks have been removed. Part 1: Site Assessment Overview (30 minutes); Part 2: Field Testing Instruments At A Glance (14 minutes); Part 3: Soil And Water Sampling At A Glance (7 minutes). Video and Booklet Cost: \$45; Booklet: \$5

Searching For The Honest Tank: A Guide To UST Facility Compliance Inspection

Covers major steps of UST inspections from protocols and equipment to enforcement and followup; from cathodic protection to leak detection. Directed at inspectors, yet also helpful to owners and operators (30 minutes). Video and Booklet Cost: \$40; Booklet: \$5

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New England Interstate Environmental Training Center

ATTN:VIDEOS
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Financing Underground Storage Tank Work:

Federal and State Assistance Programs



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INTRODUCTION

On December 22, 1988, the U.S. Environmental Protection Agency (EPA) implemented technical standards for the design, construction, and operation of underground storage tanks (USTs) that hold petroleum or hazardous substances. These standards require owners and operators of USTs installed before December 22, 1988, to do one of the following by December 22, 1998:

- ❑ Upgrade substandard tanks by adding corrosion protection and spill and overflow prevention;
- ❑ Replace substandard tanks with new tanks that meet all federal and state requirements; or
- ❑ Properly close the tanks.

In addition, EPA requires owners and operators to monitor for releases and clean up contamination resulting from releases of petroleum or hazardous substances at their UST sites. Upgrading an existing tank, purchasing a new tank, or conducting a cleanup can be a major financial burden, especially for small and disadvantaged businesses.

Many businesses have experienced difficulty obtaining loans and grants to finance these expenditures. Indian owners and operators whose businesses are located on federal reservations may be at a particular economic disadvantage, because they may be unable to access state funds available exclusively to state residents.

EPA's Office of Underground Storage Tanks has prepared this booklet to help you and other UST owners and operators locate potential sources of financial assistance to cover the costs of upgrading, replacing, or closing an UST, or of cleaning up an UST release. This booklet describes federal financial assistance programs which, while not designed specifically for UST work, do provide funding that owners and operators may be able to use for these activities. It also provides addresses and telephone numbers for potential sources of financial assistance in states.

In addition, this booklet provides information on federal programs that are available only to Indian tribes and individuals on reservations. These programs may assist Indian UST owners and operators in obtaining financial assistance that might not be available from other sources. One of these programs is administered by the Bureau of Indian Affairs, and one is administered by the Administration for Native Americans.

Information in this booklet is current as of the date of publication. However, funding for these programs is subject to change. You are urged to contact these programs directly to determine whether funding is still available.

Costs of Upgrading, Replacing, or Closing an UST

Upgrade

EPA estimates that you will spend around \$13,000 to upgrade a three-tank system with cathodic protection, a form of corrosion protection, and spill and overflow protection; this is a low, rough estimate.

Replace

If you plan to replace an existing three-tank facility with three new USTs and piping, it will cost between \$80,000 and \$100,000, including the cost of closing the existing tanks, assuming no cleanup is needed.

Close

Temporarily closing an UST involves no more expense than the required monitoring; this includes monitoring your corrosion protection equipment, if you have it, and leak detection if anything is stored in the UST. If the tank is closed for more than three months, you must also cap all lines but the vent lines. Closing permanently, however, requires emptying and cleaning the tank and either removing the UST or leaving it in place filled with an inert solid material, all of which would cost roughly \$5,000 to \$11,000, not including site assessments or cleanup.

HOW TO USE THIS DOCUMENT

In order to assist you in your research, follow the steps listed below and review the explanation of the information available in this document.

- ❑ First, review the Locator Table at the bottom of this page to identify which financial assistance programs might be available to you.
- ❑ Second, familiarize yourself with the types of financial assistance that these programs provide.
- ❑ Next, read the descriptions of the applicable federal financial assistance programs. Determine from the list provided if your state has its own financial assistance program.
- ❑ Finally, contact the applicable federal and state contacts to start the application process.

You should review the **Eligibility Criteria** and **Restrictions** of the federal financial assistance programs. In many cases, these programs are only authorized to disburse funds to applicants who meet specific criteria. Contact the organization by using the **Contact Information** provided.



You can use the Internet addresses provided to gather information on the program in which you're interested. In some cases, the Internet address will provide online access to application forms and program-specific information. In other cases, the Internet address provides background information on the agency offering the assistance.



Addresses and phone numbers for each of the financial assistance programs are provided so you can contact them by whatever means you prefer.

Locator Table

Assistance Program	Native American or on Tribal Lands	Private UST Owner or Operator	Municipality, State or Local Government, or Non-Profit
Indian Loan Guarantee Program, p. 5	✓	✗	✗
Environmental Regulatory Enhancement Projects, p. 7	✓	✗	✗
Small Business 7(a) Loan Guarantees, p. 8	✓	✓	✗
Microloan Program, p. 9	✓	✓	✗
Certified Development Company (504) Loans, p. 10	✓	✓	✗
Rural Business Enterprise Grants, p. 12	✓	✓	✓
Business and Industry Guaranteed Loans, p. 13	✓	✓	✓
Public Works and Development Facilities Program, p. 14	✓	✗	✓
State Programs, p. 16	✓	✓	✓

✓ indicates that the program may be available to you.

✗ means that you might not be eligible, but should contact the program to confirm.

TYPES OF ASSISTANCE



As an UST owner and operator, you may be able to obtain financial assistance from three types of federal or state programs: direct loans, loan guarantees, and grants. Some states also offer interest subsidies. Each of these types of programs is described below.

DIRECT LOANS

Some state governments and federal agencies may issue loans directly to eligible owners and operators. These funds come from a loan fund. A program will generally assess your credit risk before providing you with one of these loans. Alternatively, some programs contract with private lenders or other institutions to conduct credit analyses and administer the loan programs. A state or federal agency may lend you money at the market interest rate, which is the same interest rate at which governments borrow money (usually below the prevailing rates for private borrowers), at a lower interest rate, or without interest. State and federal programs often allow you a longer period to repay the loan than do private lenders.

LOAN GUARANTEES

Loan guarantees allow you to obtain loans from private lenders, such as banks or insurance agencies, if you have backing or some kind of "guarantee" from another organization. If you receive a loan guarantee, the guarantor, usually a federal agency or state, will commit to repay your loan if you are unable to do so. This arrangement increases your chances of obtaining a loan from a private lender because the guarantee assures the lender of repayment.

GRANTS

Under a grant, a state or federal agency provides you with money that you are not required to pay back. Agencies usually award grants for very specific, low-cost activities, such as tank tightness tests, release detection, cathodic protection, and spill and overfill protection. Because they will not recoup grant money, however, federal agencies offer more loans or loan guarantees than grants.

Some states will offer you partial funding in the form of matching grants. Under a matching grant agreement, you pay a portion of the costs, and the state pays the remainder.

INTEREST SUBSIDIES

Under an interest subsidy, your state government reduces your total cost of a commercial or private loan by waiving or reducing your interest payments on that loan. The state may structure interest subsidies in several ways:

- ❑ The state pays a fixed number of points of the interest rate being charged to the owner or operator. For example, the state pays two percent interest on the loan, and you pay the remainder, regardless of the terms of the loan.
- ❑ The state pays any interest payments in excess of a specified interest rate. For example, you pay five percent and the state pays the remainder.
- ❑ The state pays a fixed portion of the total interest payments. For example, the state pays 25 percent of all interest payments, and you pay the remainder.

FEDERAL FINANCIAL ASSISTANCE PROGRAMS

The following section provides information on financial assistance programs offered by five federal agencies — Bureau of Indian Affairs, Administration for Native Americans, Small Business Administration, Department of Agriculture Rural Business-Cooperative Service, and Department of Commerce Economic Development Administration — that owners and operators may use for UST upgrades, replacements, or cleanups. Assistance offered by the Bureau of Indian Affairs and the Administration for Native Americans is generally available only to Native Americans and Indian tribes.

For each agency, a description of the eligibility criteria and restrictions for each program it offers is provided. A list of regional agency contacts follows each description. You should contact the appropriate regional representative to determine whether your UST needs would be eligible for funding under that agency's programs. It is important to note that funding through these programs is not guaranteed. Financing for many of the federal assistance programs may be in flux, so you are advised to contact each agency for the most current information. Many of these programs also provide useful information at the Internet address provided after the description of the program.

BUREAU OF INDIAN AFFAIRS

Indian Loan Guarantee Program



The Bureau of Indian Affairs (BIA) within the Department of the Interior administers the Indian Loan Guarantee Program. The BIA guarantees may be used for business, industry, agriculture, rehabilitation, housing, and education, or for activities that benefit the economy of a reservation.

Eligibility Criteria

- ❑ You must be a federally-recognized Indian tribe or Alaska Native group; a member of a tribe or group; or an Indian-owned corporation, partnership, or cooperative association.
- ❑ The loans must be used to finance projects undertaken by for-profit businesses and enterprises that will contribute to the economy of a reservation.
- ❑ You must demonstrate that you were unable to obtain funding under reasonable terms and conditions from other sources. You must also attempt to use the Indian Loan Guarantee Fund Program before applying for direct loans.

Restrictions

- ❑ For loan guarantees, BIA will guarantee up to 80 percent of the loan amount. The maximum guarantee is \$500,000 for individuals, but there is no maximum guarantee for tribes and tribal organizations.

- ❑ You must provide a minimum of 20 percent of project funding as owner equity, either in the form of cash or unencumbered assets.
- ❑ You must demonstrate reasonable prospects of repayment and must provide full collateral for the loan.
- ❑ Interest rates are determined by the Secretary of Treasury on a monthly basis. The interest rate at the time of approval will remain the same for the term of the loan.

Contact Information



This Internet address provides information on BIA, but no specific loan information; <http://www.doi.gov/bureau-indian-affairs.html>.



For information on the Indian Loan Guarantee Program, contact your nearest BIA Regional Office.

BIA Headquarters:

Ray C. Brown, Supervisor
Office of Economic Development
Bureau of Indian Affairs
1849 C Street, NW
Washington, DC 20240
(202) 208-5324

Billings Area – MT
Bureau of Indian Affairs
316 North 26th Street
Billings, MT 59091
(406) 247-7963

Juneau Area – AK
Bureau of Indian Affairs
P.O. Box 255200
Juneau, AK 99802-5520
(907) 586-7403

BIA Regional Offices:

Aberdeen Area – NE, ND, SD
Bureau of Indian Affairs
115 4th Avenue, SE
Aberdeen, SD 57401
(605) 226-7381

Minneapolis Area – MN, IO, MI, WI
Bureau of Indian Affairs
331 South Second Avenue
Minneapolis, MN 55401
(612) 373-1181

Albuquerque Area – CO, NM
Bureau of Indian Affairs
615 First Street, NW
P.O. Box 26567
Albuquerque, NM 87125
(505) 766-3155

Muskogee Area – Eastern OK
Bureau of Indian Affairs
Old Federal Building
Muskogee, OK 74401
(918) 687-2267

Anadarko Area – KS, Western OK
Bureau of Indian Affairs
WCD Office Complex
P.O. Box 368
Andarko, OK 73005
(405) 247-6673

Navajo Area – AZ, UT, NM
(Navajo Reservations only)
Bureau of Indian Affairs
P.O. Box 1060
Gallup, NM 87305
(505) 863-8336

Phoenix Area – AZ, NV, UT, CA, ID
Bureau of Indian Affairs
One North First Street
P.O. Box 10
Phoenix, AZ 85001
(602) 379-6624

Sacramento Area – CA
Bureau of Indian Affairs
2800 Cottage Way
Sacramento, CA 95825
(916) 979-2600 (ext. 228)

Portland Area – OR, WA, ID
Bureau of Indian Affairs
911 NE 11th Avenue
Portland, OR 97232
(503) 231-6754

Eastern Area – NY, ME, LA, FL, NC, MS
Bureau of Indian Affairs
3701 North Fairfax Drive
Mail Stop 260-VASQ
Arlington, VA 22203
(703) 235-2571

ADMINISTRATION FOR NATIVE AMERICANS



Environmental Regulatory Enhancement Projects

In 1994, the Administration for Native Americans (ANA) within the Department of Health and Human Services made funds available for projects that support long-term efforts to increase awareness of, and compliance with, environmental regulations. Examples of activities for which your tribe or organization may use the grant money include: development or improvement of training and education about environmental laws and compliance; programs that conduct environmental regulatory compliance and enforcement functions; environmental assessments; environmental regulatory enhancements and associated regulatory activities; and the development of environmental laboratories. You may not use these grants for construction projects, but your tribe may be able to use them for oversight and administrative costs associated with upgrading, replacing, or closing USTs.

Eligibility Criteria

- ❑ To receive ANA grants you must be a federally-recognized Indian tribe; an incorporated non-federally and state-recognized Indian tribe; an Alaska Native village; an Alaska Native association or non-profit organization; other tribal or village organizations or consortia of Indian tribes; tribal governing bodies as recognized by BIA.

Restrictions

- ❑ You must contribute 20 percent of total project costs (although you may request a waiver for this share); contributions may be cash or in-kind.
- ❑ You may only receive one grant under this program.
- ❑ Your project must not last longer than 36 months.

- ❑ Any non-profit organization submitting an application must submit proof of its non-profit status in the application at the time of submission.

Contact Information



This Internet address provides information on ANA, but no specific loan information; <http://www.acf.dhhs.gov/programs/ana>.



For more information on financial assistance offered by ANA, contact:

ANA Central Office
Mail Stop 348F
370 L'Enfant Promenade
Washington, DC
(202) 690-7776

SMALL BUSINESS ADMINISTRATION



The Small Business Administration (SBA) administers a number of financial assistance programs for for-profit small businesses, which have reasonable owner equity to invest. It is important to remember that meeting regulatory requirements may not increase your sales or decrease your expenses. Therefore, you will have to demonstrate that you are credit-worthy and eligible in order to receive SBA financial assistance. The Small Business Act defines small business as one that is independently owned and operated, and not dominant in its field. Table 1 outlines the number of employee and sales limits for eligibility for SBA loans:

Table 1

Industry	Maximum Average Annual Receipts or Number of Employees
Gas Station	Up to \$6.5 million, over the past three years
Retail/Service	\$3.5 to \$13.5 million
Construction	\$7.0 to \$17.0 million
Agriculture	\$0.5 to \$3.5 million
Wholesale	No more than 100 employees
Manufacturing	500 to 1,500 employees

Small Business 7(a) Loan Guarantees

The SBA administers a variety of loan guarantee programs available for a wide range of activities, under the 7(a) Loan Guarantee Program, named after §7(a) of the Small Business Act. These SBA loan guarantee programs help small businesses secure loans that they may not be able to receive otherwise, including loans for tank replacements, upgrades, and cleanups. The Pollution Control Loan Program is part of the 7(a) Program, which is designed specifically for

the planning, design, or installation of facilities that prevent, reduce, abate or control any form of pollution. You may use the loans to construct, expand, or modify business facilities or pollution control equipment, or to purchase new equipment and materials.

Eligibility Criteria

- ❑ You must be a for-profit small business. Individually owned and operated franchises are also eligible for SBA assistance, provided that all profits and losses are commensurate with private ownership (that is, profits are not distributed to the parent corporation).

Restrictions

- ❑ The amount of your loan is not restricted, but the SBA will only guarantee up to \$1,000,000.
- ❑ If you wish to use the loan to purchase, upgrade, or modify pollution equipment, your bank or lending institution must be willing to finance the loan with the SBA's guarantee.
- ❑ You must provide full collateral to secure the loan.
- ❑ You must demonstrate that financing on reasonable terms is not otherwise available.

Contact Information



<http://www.sba.gov/opc/pio.html>
<http://www.sba.gov/financing/fr7aloan.html>
<http://www.sba.gov/financing/frpollute.html>



See page 11 for addresses and phone numbers of SBA regional offices.

Microloan Program

The SBA also administers the Microloan Program, which makes loans to nonprofit intermediaries, who in turn make small loans to eligible borrowers.

Eligibility Criteria

- ❑ You must meet the SBA size standards and type of business eligibility criteria.
- ❑ You must be located in the geographic territory of the intermediary and be qualified according to the policies and procedures of the intermediary.
- ❑ You must agree to use the proceeds of the Microloan exclusively for working capital, and/or inventory, supplies, furniture, fixtures, machinery, and equipment.
- ❑ You must agree not to use the proceeds of the Microloan for any down payment or for the purchase of real estate.

Restrictions

- ❑ Maximum loan amount for a Microloan is \$25,000.
- ❑ You must pay back the Microloan in 6 years.

Contact Information



<http://www.sba.gov/opc/pio.html>
<http://www.sba.gov/financing/frmicro.html>



See page 11 for addresses and phone numbers of SBA regional offices.

Certified Development Company (504) Loans

Under the Certified Development Company (CDC) Loan Program, the SBA and an area CDC — a nonprofit corporation set up to contribute to the economic development of its community or region — help small businesses obtain financing for the purchase of land, buildings, machinery, and equipment. The purpose of the program is to create or retain jobs. This loan program requires the approval of a lender, and a CDC, whose portion of the loan is guaranteed by the SBA.

Eligibility Criteria

- ❑ You must be a for-profit small business. Individually owned and operated franchises are also eligible for SBA assistance, provided that all profits and losses are commensurate with private ownership (that is, profits are not distributed to the parent corporation).
- ❑ Under the 504 Program, the business qualifies as small if it does not have a tangible net worth in excess of \$6 million and does not have an average net income in excess of \$2 million after taxes for the preceding two years.

Restrictions

- ❑ Your business will have to contribute at least 10 percent of the total amount.
- ❑ The maximum loan guarantee is \$1,000,000.
- ❑ The term of the loan is generally 10 or 20 years.

Contact Information



<http://www.sba.gov/opc/pio.html>
<http://www.sba.gov/financing/frcdc504.html>



For more information on the SBA's 7(a) Program, including Pollution Control Loan Guarantees, Microloan Program, or CDC (504) Loans, contact your lender or SBA Regional Office.

Region I – CT, ME, MA, NH, RI, VT
SBA Regional Office
10 Causeway Street
Suite 812
Boston, MA 02222-1093
(617) 565-8415

Region II – NJ, NY, PR, VI
SBA Regional Office
26 Federal Plaza, Room 3108
New York, NY 10278
(212) 264-7750

Region III – DE, DC, MD, PA, VA, WV
SBA Regional Office
Robert N.C. Nix Federal Building
900 Market Street, 5th Floor
Philadelphia, PA 19107
(215) 580-2805

Region IV – AL, FL, GA, KY, MS, NC,
SC, TN
SBA Regional Office
1720 Peachtree Rd. N.W.
Suite 496 South
Atlanta, GA 30309
(404) 347-3081

Region V – IL, IN, MI, MN, OH, WI
SBA Midwest Regional Office
500 West Madison Street
Suite 1240
Chicago, IL 60661-2511
(312) 353-6070

Region VI – AR, LA, NM, OK, TX
SBA Regional Office
4300 Amon Carter Blvd., Suite 114
Fort Worth, TX 76155
(817) 885-6579

Region VII – IA, KS, MO, NE
SBA Regional Office
323 West 8th Street, Suite 307
Kansas City, MO 64105-1500
(816) 374-6380

Region VIII – CO, MN, ND, SD, UT, WY
SBA Regional Office
New Custom House
721 - 19th Street, Suite 400
Denver, CO 80202-3607
(303) 844-0503

Region IX – AZ, CA, GM, HI, NV
SBA Regional Office
455 Market Street, Suite 2200
San Francisco, CA 94105-2445
(415) 744-2301

Region X – AK, OR, ID, WA
SBA Regional Office
1200 Sixth Avenue, Suite 1805
Seattle, WA 98101-1128
(206) 553-5231

DEPARTMENT OF AGRICULTURE RURAL BUSINESS-COOPERATIVE SERVICE



The Department of Agriculture's Rural Business-Cooperative Service (RBS) offers grants and loan guarantees, through the Rural Business Enterprise Grants Program and the Business and Industry Guaranteed Loan Program.

Rural Business Enterprise Grants

The RBS administers Rural Business Enterprise Grants (RBEG) to assist with the development of small and emerging private enterprises. These grants are awarded to public entities and non-profit corporations (intermediary lenders) that, in turn, make loans or grants to small emerging businesses that will improve the economies of designated rural areas. You must show that your business helps enhance your rural economy. You may use the grant to enlarge, modernize, develop, or repair land or buildings; to purchase machinery, equipment, or land; or to control or abate pollution.

Eligibility Criteria

- ❑ You must be located in a defined rural area with a population of less than 50,000, and a population density of fewer than 100 persons per square mile, that is served by a recipient public entity or non-profit organization.
- ❑ Your business must employ fewer than 50 new employees; have less than \$1 million in projected gross revenue; and utilize technological innovations and commercialization of new products in rural areas and new processes that can be utilized in such production.

Restrictions

- ❑ The RBS limits the amount of the grant available to an intermediary lender — that is, the public entity or private non-profit organization — by the priority score of the applicant. The intermediary lender may determine the maximum grant or loan that will be available to you.
- ❑ You must use the grant or loan to support the local community and enhance non-agricultural employment.

Contact Information



<http://www.rurdev.usda.gov/rbs/coops/cscontact.htm>
<http://www.rurdev.usda.gov/rbs/busp/rbeg.htm>



See page 14 for RBS state office phone numbers

Business and Industry Guaranteed Loans

The RBS offers Business and Industry (B&I) guaranteed loans to provide credit to businesses that expand and preserve the non-agricultural job base in rural areas. You may use B&I guaranteed loans to purchase land, a business, machinery, or equipment; to construct, enlarge, or modernize your existing equipment; to abate or control pollution; and for various other purposes.

Eligibility Criteria

- ❑ You must be an individual business owner or part of a partnership, corporation, or cooperative trust. Municipalities, counties, other legal entities, and Indian tribes are also eligible.
- ❑ You must be located in a defined rural area having a population of less than 50,000 and a population density of fewer than 100 persons per square mile.
- ❑ You will be given priority if your business is located in an area with a population of less than 25,000 or if you will help save existing jobs, expand a business, or open a new business.

Restrictions

- ❑ The RBS guarantees 80 percent of loans of \$5 million and less; 70 percent of loans between \$5 and \$10 million; and 60 percent of loans between \$10 million and \$25 million.
- ❑ The maximum loan size is \$25 million.
- ❑ If you own an existing business, you must provide a minimum of 10 percent tangible equity; if you have a new business, you must provide between 20 and 25 percent tangible equity.
- ❑ You must secure the entire loan with collateral. Acceptable collateral includes cash, land, buildings, machinery, equipment, accounts receivable, or inventory.
- ❑ Upon receiving the loan, you must pay the RBS a fee equivalent to 2 percent of the guaranteed portion of the loan.

Contact Information



<http://www.rurdev.usda.gov/rbs/coops/cscontact.htm>
http://www.rurdev.usda.gov/rbs/busp/b&i_gar.htm
http://www.rurdev.usda.gov/rbs/busp/b&i_dir.htm



To obtain more information on B&I Guaranteed Loans, or to obtain forms and file an application for an RBEG, contact your RBS State Office. For the purposes of conserving space in this document, RBS State Office mailing addresses are omitted, but are readily available by calling the number provided.

RBS State Offices:

Alabama (334) 279-3400
Alaska (907) 745-2176
Arizona (602) 280-8700
Arkansas (501) 301-3200
California (530) 792-5800
Colorado (303) 236-2801
Connecticut (413) 253-4300
Delaware (302) 697-4300
Florida (352) 338-3400
Georgia (706) 546-2162
Hawaii (808) 933-3000
Idaho (208) 378-5600
Illinois (217) 398-5235
Indiana (317) 290-2100
Iowa (515) 284-4663
Kansas (785) 271-2700
Kentucky (606) 224-7300
Louisiana (318) 473-7920
Maine (207) 990-9106
Maryland (302) 697-4300
Massachusetts (413) 253-4300
Michigan (517) 337-6635
Minnesota (651) 602-7800
Mississippi (601) 965-4316
Missouri (573) 876-0976

Montana (406) 585-2580
Nebraska (402) 437-5551
Nevada (702) 887-1222
New Hampshire (802) 828-6000
New Jersey (609) 265-3600
New Mexico (505) 761-4950
New York (315) 477-6400
North Carolina (919) 873-2000
North Dakota (701) 250-4781
Ohio (614) 469-5606
Oklahoma (405) 742-1000
Oregon (503) 414-3300
Pennsylvania (717) 237-2299
Puerto Rico (787) 766-5095
Rhode Island (413) 253-4300
South Carolina (803) 765-5163
Tennessee (615) 783-1300
Texas (254) 742-9774
Utah (801) 524-4320
Vermont (802) 828-6000
Virginia (804) 287-1550
Virgin Islands (802) 828-6000
Washington (360) 704-7740
West Virginia (304) 291-4791
Wisconsin (715) 345-7600
Wyoming (307) 261-6300

DEPARTMENT OF COMMERCE ECONOMIC DEVELOPMENT ADMINISTRATION



Within the Department of Commerce, the Economic Development Administration (EDA) administers the Public Works and Development Facilities Program. The EDA funds many types of projects under this program, including bringing services to industry and commerce, improving ports, and building business incubator facilities.

Public Works and Development Facilities Program

The Public Works and Development Facilities Program provides grants to help distressed communities attract new industry, encourage business expansion, diversify their economies, and generate long-term private-sector employment. States, political subdivisions of states, Indian tribes, special-purpose units of a local government, public or private nonprofit organizations, or associations representing an EDA-designated Redevelopment Area may use the funds for public

works projects that create or retain private sector jobs. Such projects include construction, facility improvements, and modernization of existing facilities.

Eligibility Criteria

- ❑ You may represent a state, political subdivision of a state, Indian tribe, special-purpose unit of a local government, a public or private nonprofit organization, or an association representing an EDA-designated Redevelopment Area.

Restrictions

- ❑ Your project must be located within, or directly benefit, an EDA-designated Redevelopment Area or Economic Development Center.
- ❑ Your project will be given priority if it improves opportunities for the successful establishment or expansion of industrial or commercial facilities, assists in creating or retaining jobs, and fulfills a pressing local need.

Contact Information



<http://www.doc.gov/eda/html/pwprog.htm>



For more information on the Public Works and Development Facilities Program, contact your nearest EDA Regional Office.

Atlanta Regional Office – AL, FL, GA, KY, MS, NC, SC, TN
401 West Peachtree Street, NW, Suite 1820
Atlanta, GA 30308-3510
(404) 730-3002

Austin Regional Office – AR, LA, NM, OK, TX
903 San Jacinto Boulevard, Suite 121
Austin, TX 78701-2450
(512) 916-5595

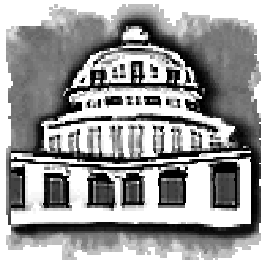
Chicago Regional Office – IL, IN, MI, MN, OH, WI
111 North Canal Street, Suite 855
Chicago, IL 60606-7204
(312) 353-8143

Denver Regional Office – CO, IA, KS, MO, MT, NE, ND, SD, UT, WY
1244 Speer Boulevard, Room 670
Denver, CO 80204
(303) 844-4714

Philadelphia Regional Office – CT, DE, DC, ME, MD, MA, NH, NJ, NY, PA, PR,
RI, VA, VI, WV
Curtis Center, Suite 140 South
Independence Square West
Philadelphia, PA 19106
(215) 597-4603

Seattle Regional Office – AK, AS, AZ, CA, MP, NV, GU, HI, ID, NV, OR, WA, FM,
MH
Jackson Federal Building
915 Second Avenue, Suite 1856
Seattle, WA 98174
(206) 220-7660

STATE FINANCIAL ASSISTANCE PROGRAMS



Eighteen states have active financial assistance programs for UST upgrades and replacements, with Nevada offering more than one type of assistance. Some of these state programs also offer assistance with cleanups of releases from leaking USTs. Because the eligibility requirements and conditions vary greatly among the programs, you will need to contact your state program representative for more detailed information. Telephone numbers and addresses for the 18 state financial assistance programs and EPA Regional Offices are listed on the following pages. Where special circumstances affect the availability of a program, you will find a note indicating its status.

Many state programs consider UST owners and operators on Indian lands to be eligible for financial assistance. In some states, however, the State Attorney General or other state legal counsel decides on the eligibility of Native American owners and operators. If you are a Native American residing on Indian land and you own or operate an UST, you should contact your state to confirm your eligibility.

Your state UST program contact can answer other questions regarding UST systems. You can obtain the name of your state contact by calling the RCRA, Superfund & EPCRA Hotline at (800) 424-9346, or by viewing the information at the following Internet address:

Contact Information



<http://www.epa.gov/OUST/states/statcon1.htm>

You may also request a copy of the Underground Storage Tank Program Directory (EPA510-B-98-003), that lists these contacts, from the RCRA, Superfund & EPCRA Hotline, or the National Service Center for Environmental Publications (NSCEP) at (800) 490-9198. You may also download a copy of the document at the following Internet address:



<http://www.epa.gov/OUST/pubs/index.htm>

STATE FINANCIAL ASSISTANCE PROGRAM OFFICES

Arkansas

Small Business Assistance
P.O. Box 8913
Little Rock, AR 72219-8913
Phone: (501) 682-0709
Fax: (501) 682-0880

California

Replacing Underground Storage Tank (RUST) Fund
California Trade and Commerce Agency – Office of Small Business
Call for the mailing address of the closest authorized RUST loan packager.
Phone: (916) 323-9879
Fax: (916) 322-5084
<http://www.commerce.ca.gov/business/small/financial/rust.html>
STATUS: Program will continue until December 22, 1999.

Delaware

Plus Program Loans for Underground Storage Tank Systems
Delaware Department of Natural Resources and Environmental Control
Underground Storage Tank Branch
391 Lukens Drive
New Castle, DE 19720
Phone: (302) 395-2500
Fax: (302) 395-2601

Hawaii

Hawaii Capital Loan Program
Department of Business, Economic Development and Tourism
Financial Assistance Branch
P.O. Box 2359
Honolulu, HI 96804
Phone: (808) 586-2576
Fax: (808) 587-3862

Idaho

Underground Storage Tank Financing Program
Idaho State Treasurer's Office
Room 102 Statehouse
P.O. Box 83720
Boise, ID 83720-0091
Phone: (208) 334-3200
Fax: (208) 332-2961
<http://www.state.id.us/treasur/sbaproc.htm>
STATUS: Program will not accept new applicants. A new financial assistance program for UST upgrades is pending legislative approval and could begin as soon as July 1, 1999.

Iowa

Iowa Underground Storage Tank Program
P.O. Box 9400
Sioux City, IA 51102-9400
Phone: (712) 252-1455
Fax: (712) 252-5974
<http://www.state.ia.us/government/dnr/organiza/epd/ust/lqust.htm>

Maine

Oil Storage Facility or Tank Replacement Program
Finance Authority of Maine
83 Western Avenue
P.O. Box 949
Augusta, ME 04332-0949
Phone: (207) 623-3263
Fax: (207) 623-0095
<http://www.famemaine.com/biz/index.html>

Massachusetts

Underground Storage Tank Petroleum Cleanup Fund
Department of Revenue
P.O. Box 7055
Boston, MA 02204
Phone: (617) 887-5970
Fax: (617) 887-5989
<http://www.magnet.state.ma.us/ust/>

Minnesota

Underground Petroleum Tank Replacement Loan Program
Department of Trade and Economic Development
500 Metro Square, 121 7th Place East
St. Paul, MN 55101-2146
Phone: (651) 296-6858
Fax: (651) 296-5287
<http://www.dted.state.mn.us/busasst/finasst/tankrepl.html>

Montana

Small Business and Tribal Energy and Environmental Loan Program
Montana Department of Environmental Quality
P.O. Box 200901
Helena, MT 59620-0901
Phone: (406) 444-3075; (800) 433-8773
Fax: (406) 444-6836

Nevada

Rural Nevada Development Corporation Fund,
Nevada Revolving Loan Fund,
Nevada Development Capital Corporation Fund,
Nevada State Development Corporation Fund, and
Rural Nevada Development Corporation
116 East 7th Street, Suite 3
Carson City, NV 89701
Phone: (800) 337-4590
Fax: (775) 841-2221
<http://www.state.nv.us/binn/finance>

New Jersey

Petroleum Underground Storage Tank Fund
New Jersey Department of Environmental Protection
P.O. Box 433
Trenton, NJ 08625-0028
Phone: (609) 984-4464
Fax: (609) 633-1439

Ohio

Petroleum Underground Storage Tank Linked Deposit Program
Ohio Underground Storage Tank Release Compensation Board
6606 Tussing Road
Reynoldsburg, OH 43068
Phone: (614) 752-8963
Fax: (614) 752-8397

Oregon

Underground Storage Tank Financial Assistance Program
Oregon Department of Environmental Quality
811 SW 6th Avenue
Portland, OR 97204-1390
Phone: (503) 229-5870
Fax: (503) 229-6954
STATUS: Awaiting reauthorization to operate past June 6, 1999.

Pennsylvania

Pennsylvania Department of Community and Economic Development
Underground Storage Tank Upgrade Loan Project
486 Forum Building
Harrisburg, PA 17120
Phone: (717) 783-5046
Fax: (717) 787-9154
http://www.dced.state.pa.us/PA_Exec/DCED/business/f.under.htm

Utah

Petroleum Storage Tank Loan Fund
Division of Environmental Response and Remediation, UST Section
P.O. Box 144880
Salt Lake City, UT 84114-4840
Phone: (801) 536-4100
Fax: (801) 359-8853
<http://www.deq.state.ut.us/eqerr/errhmpg.htm>

Vermont

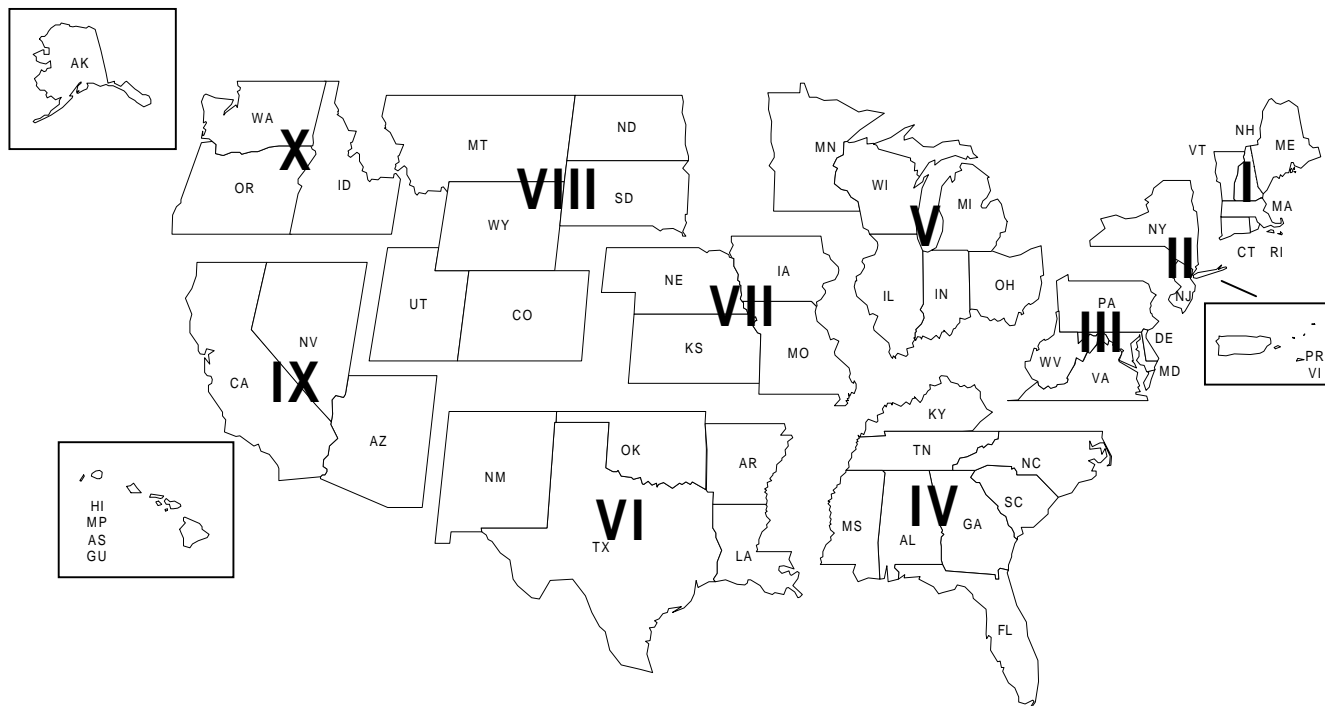
Underground Storage Tank Loan Program
Waste Management Division
Department of Environmental Conservation
103 South Main Street, West Building
Waterbury, VT 05671-0404
Phone: (802) 241-3888
Fax: (802) 241-3296

West Virginia

Small Business Loan Program
West Virginia Economic Development Authority
950 Kanawha Boulevard
Charleston, WV 25301
Phone: (304) 558-3650
Fax: (304) 558-0206
<http://www.wvdo.org/sbdc/development.htm>

U.S. EPA REGIONAL UST PROGRAM OFFICES

If you have questions about the federal UST program, you should direct them to the RCRA, Superfund & EPCRA Hotline at (800) 424-9346, or call your Regional UST Program office.



Region I

1 Congress Street
Suite 1100
MC HBO
Boston, MA 02114-2023
(617) 918-1313
<http://www.epa.gov/OUST/regions/region01.htm>

Region II

Water Compliance Branch
290 Broadway
MC 2DECA-WCB
New York, NY 10007-1866
(212) 637-4232
<http://www.epa.gov/OUST/regions/region02.htm>

Region III

1650 Arch Street
MC 3WC21
Philadelphia, PA 19103-2029
(215) 814-3400
<http://www.epa.gov/OUST/regions/region03.htm>

Region IV

Water Management Division; UST Section
Atlanta Federal Center
61 Forsyth Street, SW
Atlanta, GA 30303-3104
(404) 562-9424
<http://www.epa.gov/OUST/regions/region04.htm>

Region V

77 West Jackson Boulevard
MC DU-7J
Chicago, IL 60604-3590
(312) 886-6159
<http://www.epa.gov/OUST/regions/region05.htm>

Region VI

First Interstate Bank Tower
1445 Ross Avenue, Suite 1200
MC 6PD-U
Dallas, TX 75202-2733
(214) 665-6760
<http://www.epa.gov/OUST/regions/region06.htm>

Region VII

MC ART/USTB
726 Minnesota Avenue
Kansas City, KS 66101
(913) 551-7651
<http://www.epa.gov/OUST/regions/region07.htm>

Region VIII

999 18th Street
Suite 500
MC 8P-W-GW
Denver, CO 80202-2466
(303) 312-6137
<http://www.epa.gov/OUST/regions/region08.htm>

Region IX

75 Hawthorne Street
MC WST-8
San Francisco, CA 94105
(415) 744-2083
<http://www.epa.gov/OUST/regions/region09.htm>

Region X

1200 Sixth Avenue
MC OW-137
Seattle, WA 98101
(206) 553-2857
<http://www.epa.gov/OUST/regions/region10.htm>

COMPLIANCE ASSISTANCE DIRECT

You can find additional compliance assistance and financing information provided by EPA's Office of Underground Storage Tanks (OUST) and other offices within EPA at the Internet addresses listed below.

OUST Home Page



<http://www.epa.gov/OUST>

This page can help you accomplish the following:

- Find information on financial help and technical requirements
- Check the answers to frequently asked questions
- Access publications about UST requirements and read them online, download them, or order free copies
- Cover information on cleaning up UST releases
- Refer to the federal UST laws and regulations
- Link to additional Web sites that have useful compliance information.

The Small Business Environmental Homepage



<http://www.smallbiz-enviroweb.org>

This page contains information on state financial assistance programs and other "Funding Help" at the following address:



<http://www.smallbiz-enviroweb.org/fundstat.html>

EPA's Small Business Gateway



<http://www.epa.gov/smallbusiness>

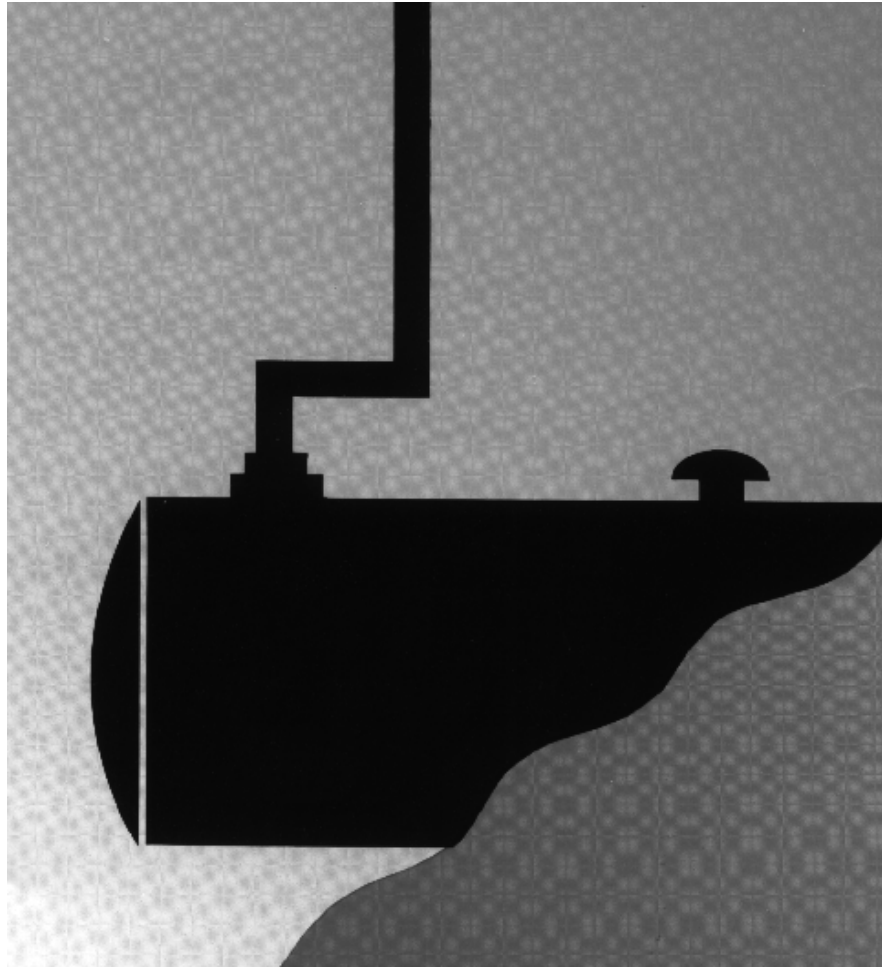
This page includes a section on "The Bottom Line: Saving and Finding Money" at the following address:



<http://www.epa.gov/smallbusiness/money.htm>



List Of Known Insurance Providers For Underground Storage Tanks



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PLEASE NOTE:

- **The following list is not an endorsement by EPA of the products or services provided by these companies, agents, and brokers.**
- **You are free to contact anyone you believe can meet your insurance needs.**
- **The following list is not necessarily comprehensive, because it captures only those who have contacted us to date.**

USING THIS BOOKLET TO HELP MEET FINANCIAL RESPONSIBILITY REQUIREMENTS

The U.S. Environmental Protection Agency (EPA) developed financial responsibility regulations to ensure that underground storage tank (UST) owners and operators can pay the costs of cleaning up leaks from USTs and compensate third parties for bodily injury or property damage resulting from leaks.

The financial responsibility regulations (40 CFR, Part 280, Subpart H) allow UST owners and operators to choose from a variety of financial mechanisms to comply with the regulations. One of these financial mechanisms is the use of insurance.

In order to facilitate access to UST insurance, EPA developed this booklet based on information we received from the listed companies, agents, and brokers. The companies, agents, and brokers listed may be able to help you—as an UST owner or operator—find the UST insurance that can fulfil your financial responsibility obligation. See the text box on the right for a description of the roles of companies, agents, and brokers.

It is your responsibility to make sure the coverage you are offered meets federal requirements and any state or local requirements that may apply to your USTs. If you choose to use insurance to demonstrate financial responsibility, you should contact your state insurance regulatory agency to be sure that your insurer and broker or agent are authorized to provide that type of insurance. To get the telephone number of your state insurance regulatory agency, call the National Association of Insurance Commissioners at 816-842-3600 or visit their Web site at the following Internet address:

<http://www.naic.org/consumer/state/commlist.htm>

If your insurer adds your UST coverage to an existing policy, your insurer should provide you with an endorsement that conforms to the "Endorsement" criteria described in §280.97 of the financial responsibility rule (40 CFR, Part 280, Subpart H). If your insurer provides you with a new policy, it should conform to the "Certificate of Insurance" standard also described in §280.97 of the financial responsibility rule. See pages 11 and 12 for these criteria or you can read the rule at:

<http://www.epa.gov/OUST/fedlaws/frule.htm#280.97>

Who's Who?

Insurance Company or Insurer

A corporation or association engaged primarily in the business of furnishing insurance to the public. The party to the insurance contract who promises to pay losses or benefits.

Insurance Agent

An insurance company representative who solicits, negotiates or effects contracts of insurance, and provides service to the policyholder for the insurer.

Insurance Broker

A marketing specialist who represents buyers of property and liability insurance and who deals with either agents or companies in arranging for the coverage required by the customer.

HOW CAN YOU GET THE MOST CURRENT LIST?

The companies, agents, and brokers listed on the following pages have identified themselves as willing to deal with UST insurance. The following is not a comprehensive list, because there are doubtless other companies, agents, and brokers who have not yet identified themselves to us.

We will periodically update the list found in this booklet. The most current version will always be found at our Web site at:

<http://www.epa.gov/OUST/pubs/index.htm#insurance>

Although we will also update printed copies, it is not practical to update and reprint them as often as we can update the version available at the Web site.

NEED MORE GENERAL INFORMATION ABOUT USTs OR FINANCIAL RESPONSIBILITY?

For additional information, call the EPA Hotline at 800-424-9346 or 703-412-9810. You can request from the Hotline a free copy of ***Dollars And Sense: Financial Responsibility Requirements for Underground Storage Tanks*** (EPA 510-K-95-004), a booklet which briefly and clearly summarizes the financial responsibility requirements.

You can also obtain ***Dollars and Sense***, other publications about underground storage tank requirements, and compliance assistance information from EPA's Office of Underground Storage Tanks Web site at the following Internet address:

<http://www.epa.gov/OUST/>

PLEASE NOTE:

- **The following list is not an endorsement by EPA of the products or services provided by these companies, agents, and brokers.**
- **You are free to contact anyone you believe can meet your insurance needs.**
- **The following list is not necessarily comprehensive, because it captures only those who have contacted us to date.**

LIST OF INSURANCE COMPANIES

Agricultural Excess and Surplus Insurance Company

(Part of Great American Insurance Company)
49 East 4th St., Suite 300
Cincinnati, OH 45202
Phone: (513) 579-6316; Fax: (513) 579-6311
Contact: John Wheeler
Internet: Not Available
Area of Coverage: United States (Except DE)

American International Group (AIG)

1225 17th St., Suite 1700
Denver, CO 80202-5527
Phone: (303) 382-8549; Fax: (303) 295-7461
Contact: Judy Barnett
Internet: www.access.aig.com
Area of Coverage: United States

American Safety Insurance Group

1845 The Exchange, Suite 200
Atlanta, GA 30339
Phone: (800) 388-3647; Fax: (770) 955-8339
Contact: Craig Richardson
Internet: Not Available
Area of Coverage: NY, NJ, and TX

Colony Insurance/Front Royal Insurance

9201 Forest Hill Ave., Suite 200
Richmond, VA 23235
Phone: (804) 327-1700 x1785; (800) 577-6614
Fax: (804) 327-1792
Contact: Arthur G. Davis
Internet: www.colonyins.com
Area of Coverage: United States

ECS Underwriting

520 Eagleview Blvd.
P.O. Box 636
Exton, PA 19341-0636
Phone: (800) 327-1414; Fax: (610) 458-8667
Contact: Bob McLucas
Internet: www.ecsinc.com
Area of Coverage: United States

Kemper Environmental

Storage Tank Program
Princeton Forrestal Village
136 Main Street, Suite 320
Princeton, NJ 08540-5735
Phone: (800) 679-0025; Fax: (609) 936-3051
Contact: Joe Valenza
Internet: www.kemperenvironmental.com
Area of Coverage: United States

Lloyds of London

Garage Service Equipment Dealers Liability
Association of America
P.O. Box 526148
Salt Lake City, UT 84152-6148
Phone: (801) 944-3218; Fax: (801) 944-3296
Contact: Jack Franchow
Internet: www.smallcompanyinsurance.com/gsedla/default.htm
Area of Coverage: United States

The Planning Corporation
11347 Sunset Hills Rd.
Reston, VA 20190-5224
Phone: (703) 481-0200; (800) 875-8776
Fax: (703) 481-5667
Contact: Kathryn Martin
Internet: Not Available
Area of Coverage: United States

Prime Insurance Company

8722 South, 300 West
Salt Lake City, UT 84070
Phone: (800) 257-5590; Fax: (801) 304-5525
Contact: Rick Lindsey
Internet: www.primeis.com
Area of Coverage: United States

United Capitol Insurance Company

400 Perimeter Ctr. Terrace, Suite 345
Atlanta, GA 30346
Phone: (770) 677-0330; (800) 355-9429
Fax: (770) 399-0771
Contact: Laura Wolfe
Internet: www.unitedcapitolins.com
Area of Coverage: United States (only provide coverage for 15+ tanks)

United Coastal Insurance Company

233 Main St.
New Britain, CT 06050-2350
Phone: (860) 223-5000; Fax: (860) 229-1111
Contact: Susan Deriso
Internet: Not Available
Area of Coverage: United States

U.S. Risk Underwriters, Inc.

10210 North Central Expressway, Suite 500
Dallas, TX 75231
Phone: (214) 265-4966; (800) 232-5830
Fax: (214) 265-4958
Contact: Dory Johnson
Internet: www.usrisk.com
Area of Coverage: LA, TX, TN, and NM

Zurich-American Insurance Company

301 Mac Ave., Suite 210
East Lansing, MI 48826
Phone: (517) 324-9420; (800) 713-1158
Fax: (517) 333-1884
Contact: Tim Walter
Internet: www.zurichamerican.com
Area of Coverage: United States

WANT TO ADD AN INSURER, AGENT, OR BROKER TO THE LIST?

NEED TO REMOVE A PROVIDER FROM THE LIST?

The list of insurers, agents, and brokers in this booklet will be periodically updated. If you are an insurer, agent, or broker who can provide the insurance described in 40 CFR §280.97, please call the RCRA, Superfund & EPCRA Hotline at 800-424-9346 or 703-412-9810. Select to speak with a RCRA Information Specialist. The RCRA Information Specialist will ask for your company's name, address, phone and fax number, Internet address, area of coverage, and the name of a single point of contact within your company. Please be sure to review the requirements in 40 CFR Part 280, Subpart H, specifically §280.97, to ensure that your company can provide insurance that meets those specific requirements. If your company is currently listed, but no longer provides this insurance, please contact the Hotline noted above to report that your company should be removed from the list.

LIST OF INSURANCE AGENTS AND BROKERS

Accusure Insurance Agency

6 East Black Well St.
Dover, NJ 07801
Phone: (800) 878-9924; Fax: (973) 366-7852
Contact: Mike Pomarlin
Internet: www.accusure.com
Area of Coverage: NJ, NY, and PA

Alliance Plus, Inc.

1050 Franklin Ave.
Garden City, NY 11530
Phone: (516) 742-3000; Fax: (516) 742-0070
Contact: Bob Mintz
Internet: www.allianceplus.com
Area of Coverage: NY, NJ, and CT

Allied Insurance Managers, Inc.

811 South Blvd., Suite 110
Rochester Hills, MI 48307
Phone: (248) 853-0930; Fax: (248) 853-1512
Contact: Dennis Cieplak
Internet: www.alliedinsmgr.com/mi/allied/
Area of Coverage: MI

All Risks Ltd. (Wholesaler)

1020 Cromwell Bridge Rd.
Towson, MD 21286
Phone: (800) 366-5810; Fax: (410) 828-8179
Contact: Nick Croce, Jr.
Internet: Not Available
Area of Coverage: United States

Ambassador Group Insurance Agency

10335 N. Scottsdale Rd., Suite A
Scottsdale, AZ 85253
Phone: (602) 443-5790; Fax: (602) 443-0275
Contact: George Dopp
Internet: www.ambassadorinsure.com
Area of Coverage: AZ, WA, OR, and NV

American Heritage Insurance Agency, Inc.

975 Elm St.
West Springfield, MA 01089
Phone: (413) 736-1400; Fax: (413) 736-0306
Contact: Ray Belden
Internet: www.aainsurance.com
Area of Coverage: MA

Americana Financial Services of Pennsylvania, Inc.

P.O. Box 718
Camp Hill, PA 17001-0718
Phone: (717) 214-2800; Fax: (717) 214-2801
Contact: James Titus
Internet: Not Available
Area of Coverage: United States

Anderson Insurance Services, Inc.

933 Webster St.
Marshfield, MA 02050-3481
Phone: (800) 878-6578; Fax: (781) 837-3756
Contact: Peter Anderson
Internet: www.insuremass.com
Area of Coverage: New England

Arlington/Roe & Co.

8465 Keystone Crossing, Suite 100
Indianapolis, IN 46240
Phone: (800) 878-9891; Fax: (317) 259-4106
Contact: Allen J. Grau, CIC
Internet: www.arlingtonroe.com
Area of Coverage: Midwest

Associated Insurance Agencies, Inc.

39 North State St.
Westerville, OH 43081
Phone: (614) 882-2335; Fax: (614) 882-2340
Contact: Tim Bowers
Internet: www.associated-ins.com
Area of Coverage: OH

Bain Insurance Agency

P.O. Box 659
Bandon, OR 97411
Phone: (541) 347-3211; Fax: (541) 347-9232
Contact: Joseph Bain
Internet: Not Available
Area of Coverage: TX

Bayrisk Insurance Brokers, Inc.

P.O. Box 567
Alameda, CA 94501
Phone: (510) 523-3435; Fax: (510) 523-7449
Contact: Kevin Milroy
Internet: www.bayrisk.com
Area of Coverage: CA, AZ, and OR

Beacon Hill Associates

P.O. Box 1532
Charlottesville, VA 22902
Phone: (800) 596-2156; Fax: (804) 979-8964
Contact: William Pritchard
Internet: www.b-h-a.com
Area of Coverage: United States

Beardsley, Brown & Bassett, Inc.

55 Walls Dr.
Fairfield, CT 06430
Phone: (203) 319-7638; Fax: (203) 254-7545
Contact: Preciosa Carneiro
Internet: www.bbandb.com
Area of Coverage: CT, MA, NY, and RI

Berger Briggs Real Estate & Insurance, Inc.

215 3rd St., SW, P.O. Drawer K
Albuquerque, NM 87103
Phone: (505) 247-0444; Fax: (505) 243-1505
Contact: Martin Padilla
Internet: Not Available
Area of Coverage: Southwest

Bill Taylor & Associates

P.O. Drawer 2229
San Marcos, TX 78667-2229
Phone: (800) 606-6221; Fax: (512) 392-5443
Contact: Bill Taylor
Internet: www.btainsurance.com
Area of Coverage: TX

Brady & Company

P.O. Box 107502
Anchorage, AK 99510
Phone: (907) 276-5617; Fax: (907) 276-6292
Contact: Judy Chadwick
Internet: www.bradycompany.com
Area of Coverage: United States

Braley & Wellington Insurance Agency Corp.

P.O. Box 15127
Worcester, MA 01615-0127
Phone: (508) 754-7255; Fax: (508) 797-3507
Contact: Craig Stanovich
Internet: www.bandwins.com
Area of Coverage: CT, MA, NH, RI, and VT

Brier Insurance Agency

30 Maple Dr.
Wexford, PA 15090
Phone: (724) 935-5924; Fax: (724) 935-1730
Contact: Dana Brier
Internet: Not Available
Area of Coverage: PA

Burns & Wilcox Ltd.

1250 E. Copeland Rd., Suite 900
Arlington, TX 76011
Phone: (800) 442-1496; Fax: (817) 461-7779
Contact: Sheila Hailey
Internet: Not Available
Area of Coverage: TX

C.W. Wright Insurance Services, Inc.

2400 22nd St., Suite 100
Sacramento, CA 95818
Phone: (916) 457-0444; Fax: (916) 457-4538
Contact: Jerry Wright
Internet: Not Available
Area of Coverage: CA

Caldwell & Moreland Insurance Services

P.O. Box 6185
San Bernadino, CA 92412
Phone: (909) 889-0295; Fax: (909) 888-3422
Contact: John Terry
Internet: Not Available
Area of Coverage: United States

Cambridge General Agency

100 Pine St., Suite 250
San Francisco, CA 94111
Phone: (415) 955-8555; (800) 434-5002
Fax: (415) 394-6305
Contact: Julie Sylim-Uang, CPCU
Internet: www.cambridgega.com
Area of Coverage: CA

Cavalear Insurance Agency, Inc.

6444 Monroe Rd., Suite B
Sylvania, OH 43560
Phone: (419) 882-7296; (800) 882-7296
Fax: (419) 885-7100
Contact: Brian Koehler
Internet: www.cavalear.com
Area of Coverage: OH

Central Insurance Agency, Inc.

6000 North Lamar Blvd., Suite 100
Austin, TX 78761-5427
Phone: (512) 451-6551; Fax: (512) 454-0183
Contact: Scott Raper
Internet: www.centralins.com
Area of Coverage: TX

Centrum Management, Inc.

Insurance Agency/Wholesaler
1320 Greenway Dr., #760
Irving, TX 75038
Phone: (972) 550-6161; (800) 577-6614
Fax: (972) 550-6167
Contact: Phyllis Barnes
Internet: Not Available
Area Of Coverage: TX

Chamberlin Insurance

764 Campbell Ave.
West Haven, CT 06516
Phone: (203) 932-5877; Fax: (203) 932-9328
Contact: Roger Chamberlin
Internet: www.chamberlininsurance.com
Area of Coverage: CT

Cochrane Griffin & Company, Inc.
1980 112th Ave. NE, Suite 210
Bellevue, WA 98004
Phone: (800) 562-8095; Fax: (425) 453-8696
Contact: Lillian Nixon
Internet: Not Available
Area of Coverage: WA

Cooney, Rikard & Curtin, Inc.
P. O. Box 59689
Birmingham, AL 35259-9689
Phone: (205) 870-7790; (800) 824-1709
Fax: (205) 879-3739
Contact: Carol Darden
Internet: www.crcins.com
Area of Coverage: United States

Connelly-Campion-Wright
704 Belmar Plaza
Belmar, NJ 07719
Phone: (800) 924-2809; Fax: (732) 681-4951
Contact: Scott Newell
Internet: www.ccwinsurance.com
Area of Coverage: NJ

Conrad Insurance Agency
8518 Canton Center
Canton, MI 48322
Phone: (734) 416-8280; Fax: (734) 416-8287
Contact: Jerry Stevens
Internet: www.conradinsurance.com
Area of Coverage: MI

Continental Agency of CT, Inc.
P.O. Box 187109
Hamden, CT 06518-0109
Phone: (800) 922-2563; Fax: (203) 288-2312
Contact: Brendan Mullally
Internet: Not Available
Area of Coverage: CT, MA, ME, NH, RI, and VT

Continental/Marmorstein & Malone Insurance
305 Rt. 17 South
Paramus, NJ 07652
Phone: (800) 932-0849; Fax: (201) 261-8922
Contact: Michael Kane
Internet: www.ca-group.com
Area of Coverage: NJ, NY, and CT

Crawley Warren Insurance Services, Inc.
100 California, Suite 650
San Francisco, CA 94111
Phone: (415) 989-0792; Fax: (415) 362-0587
Contact: Cass Alimonti
Internet: Not Available
Area of Coverage: CA and HI

Crump E&S of California
100 W. Broadway, #750
Glendale, CA 91210
Phone: (818) 637-3500; Fax: (818) 637-3551
Contact: Raymond C. Brown
Internet: Not Available
Area of Coverage: United States

Crump Insurance Services NW
188 106th Ave. NE, Suite 670
Bellevue, WA 98004
Phone: (800) 221-9628; Fax: (425) 637-1001
Contact: Peggy Leinas
Internet: Not Available
Area of Coverage: WA

Dakin Insurance Agency, Inc.
P.O. Box 89
Lebanon, OH 45036-0089
Phone: (513) 932-4010; Fax: (513) 932-4742
Contact: Vincent Fullan
Internet: www.dakin-ins.com
Area of Coverage: OH

Dana Insurance and Risk Management
9B Ridgely Rd., Suite 100
Timonium, MD 21093-5113
Phone: (800) 821-1990; Fax: (410) 821-1997
Contact: Dave Resch
Internet: www.dana-ins.com
Area of Coverage: DC, DE, FL, MD, NY, NJ, PA, VA, and WV

Dean Insurance Agency, Inc.
P.O. Box 669
Bel Air, MD 21014-0669
Phone: (410) 838-3700; Fax: (410) 893-3647
Contact: Norman Dean
Internet: www.deaninsurance.com
Area of Coverage: MD

Delaware Valley Underwriting Agency, Inc.
420 S. York Rd.
Hatboro, PA 19040
Phone: (215) 443-3500; (800) 388-0215
Fax: (215) 672-7983
Contact: Joel Caplan
Internet: www.dvua.com
Area of Coverage: DE, MD, NJ, PA, NY, VA, OH, and WV

Dennis Insurance Agency
3525 Maysville Pike
P.O. Box 1819
Zanesville, OH 43701
Phone: (800) 450-7117; Fax: (740) 450-0203
Contact: Jeff Dennis
Internet: www.quickpage.com/d/dennisins
Area of Coverage: OH

Des Champs & Gregory, Inc.
1812 Manatee Ave. W.
Bradenton, FL 34205
Phone: (941) 748-1812; Fax: (941) 750-8455
Contact: Jeff Genter
Internet: www.deschampsgregory.com
Area of Coverage: FL

Dicks Insurance Agency, Inc.
1500 Sixth St., NW
Winter Haven, FL 33881
Phone: (941) 324-1234; (800) 476-1106
Fax: (941) 294-4243
Contact: Jim Green
Internet: Not Available
Area of Coverage: FL

The DJB Group
231 Chestnut St.
Meadville, PA 16335
Phone: (814) 724-1516; Fax: (814) 337-2793
Contact: Daniel J. Severo
Internet: www.djbgroup.com
Area of Coverage: OH, PA, and WV

Environmental Insurance Agency
P.O. Box 23605
Portland, OR 97281
Phone: (503) 977-3333; Fax: (503) 977-3334
Contact: Jenn Hickey
Internet: Not Available
Area of Coverage: WA and OR

First American Insurance Agency, Inc.
625 Front St.
Chicopee, MA 01013
Phone: (413) 592-8118; Fax: (413) 592-0995
Contact: Remmy Nartens
Internet: www.faiagency.com
Area of Coverage: United States

Forsyth Insurance Group, Inc.
1201 S. Fourth
Springfield, IL 62705
Phone: (217) 525-9500; Fax: (217) 757-9610
Contact: Tom Smith
Internet: Not Available
Area of Coverage: Mid West

Four Star Insurance Agency, Inc.
3900 Snow Rd.
Parma, OH 44134-2595
Phone: (440) 888-4525; Fax: (440) 888-0320
Contact: Joe Germana
Internet: pages.prodigy.com/fourstar
Area of Coverage: OH

Fox and Fox Insurance Agency, Inc.
101 East 38th St.
Indianapolis, IN 46205
Phone: (317) 925-1456; Fax: (317) 927-5178
Contact: James Fox
Internet: Not Available
Area of Coverage: United States

Gallen Insurance
2237 Lancaster Pike
Shilington, PA 19607
Phone: (610) 777-4123; Fax: (610) 777-9957
Contact: Allen Convey
Internet: Not Available
Area of Coverage: PA

Garrett Insurance Company
P.O. Box 1425
Kerrville, TX 78029-1425
Phone: (830) 896-6600; Fax: (830) 896-1822
Contact: Bob Schmerbeck
Internet: www.garrettinsurance.com
Area of Coverage: TX

Golseth & Gregson Insurance
P.O. Box 13598
Tucson, AZ 85732-3598
Phone: (520) 571-7737; (800) 933-9646
Fax: (520) 571-7737
Contact: Rick Gregson
Internet: Not Available
Area of Coverage: AZ

Granite Insurance Services
1600 SW 4th Ave., Suite 900
Portland, OR 97201
Phone: (503) 972-1900; Fax: (503) 972-1987
Contact: Peter Nielsen
Internet: Not Available
Area of Coverage: United States

Greater Insurance Service
11417 Hanson Blvd.
Coon Rapids, MN 55433
Phone: (612) 767-1344; Fax: (612) 767-1345
Contact: Ray E. Cox
Internet: Not Available
Area of Coverage: MN

GST Group, Inc.
2291 Bristol Pike
Bensalem, PA 19020-5758
Phone: (800) 220-2088; Fax: (215) 245-0422
Contact: Mike Smith
Internet: www.gstgroup.com
Area of Coverage: DC, DE, MD, NJ, NY, PA, and VA

Highland Insurance, Inc.
P.O. Box 2487
Huntington, WV 25725-2487
Phone: (304) 529-3381; Fax: (304) 529-6623
Contact: Robert Cline
Internet: www2.iix.com/wv/highlandins
Area of Coverage: OH, KY, WV, and VA

Hometown Insurance of Smithtown
1461 Lakeland Ave., Suite 3
Bohemia, NY 11716
Phone: (516) 724-3030; Fax: (516) 589-0164
Contact: Eric Keiffert
Internet: Not Available
Area of Coverage: NY

Hudson & Muma, Inc.
P.O. Box 669
Royal Oak, MI 48068-0669
Phone: (248) 549-3519; Fax: (248) 549-6452
Contact: Jim Thurman
Internet: Not Available
Area of Coverage: United States

Independent Insurance Wholesalers, Inc.
722 Southwest 2nd Ave., Suite 340
Portland, OR 97204
Phone: (503) 224-1956; (800) 886-9235
Fax: (503) 224-3010
Contact: Tom Sawyer
Internet: Not Available
Area of Coverage: AK, CA, ID, OR, and WA

Jackson Ogren & Co., Inc.
6929 Hohmen Blvd.
Hammond, IN 46324-1496
Phone: (219) 933-0076; Fax: (219) 933-0080
Contact: Thomas Ogren
Internet: Not Available
Area of Coverage: AL, AZ, CO, FL, ID, IL, IN, MI, OH,
PA, TX, WI, and VA

Kennedy Professional Insurance Agency
P.O. Box 847
Apple Valley, CA 92307
Phone: (760) 242-2345; Fax: (760) 242-2211
Contact: Kevin Kennedy
Internet: www.kpia.com
Area of Coverage: CA

Klinger Associates, Inc.
P.O. Box 26542
Indianapolis, IN 46226
Phone: (317) 542-9890; Fax: (317) 542-0685
Contact: Bob Klinger
Internet: Not Available
Area of Coverage: IN

Laginess Insurance Agency, Inc.
9357 General Dr., Suite 110
Plymouth, MI 48170
Phone: (313) 455-5088; Fax: (313) 455-2750
Contact: Terry Laginess
Internet: Not Available
Area of Coverage: MI

Lisuzzo Insurance Agency, Inc.
1535 Central Ave.
Albany, NY 12205-5033
Phone: (518) 869-4466; Fax: (518) 869-4296
Contact: Steve Lisuzzo
Internet: www.lisuzzo.com
Area of Coverage: PA, NY, and FL

The McCall Insurance Agency, Inc.
609 W. 15th St., Suite 200
Plano, TX 75075
Phone: (972) 423-3595; (800) 423-3595
Fax: (972) 578-9268
Contact: Suzanne Van Meter
Internet: www.mccallagency.com
Area of Coverage: TX

McElveen Insurance Agency, Inc.
700 West Prien Lake Rd.
Lake Charles, LA 70601-8397
Phone: (318) 475-7463 Fax: (318) 478-8660
Contact: Louis Todd
Internet: www.mcelveenins.com
Area of Coverage: United States

M.J. Kelly
P.O. Box 231
Turners, MO 65765
Phone: (800) 725-7211; Fax: (417) 883-7103
Contact: Mike Kram
Internet: Not Available
Area of Coverage: AR, FL, IL, IO, KS, MO, and OK

Midwest General Agency
3300 Birch St.
P.O. Box 5420
Eau Claire, WI 54702-5420
Phone: (715) 832-4000; Fax: (715) 834-7117
Contact: Tim Proue
Internet: Not Available
Area of Coverage: WI

Morgan-Marrow Environmental Insurance
484 Viking Dr., Suite 140
Virginia Beach, VA 23452
Phone: (800) 683-8493; Fax: (757) 431-8256
Contact: Keith Cannon
Internet: www.mmenvironmental.com
Area of Coverage: United States

Morrell, Butz & Junker, Inc.
1405 McFarland Rd.
Pittsburgh, PA 15216-2343
Phone: (412) 571-1010; (888) 222-8891
Fax: (412) 341-1822
Contact: Bill Kaiser
Internet: www.mbjinsurance.com
Area of Coverage: United States

National Environmental Coverage Corporation
747 Chestnut Ridge Rd., Suite 305
Chestnut Ridge, NY 10977
Phone: (914) 425-2333; (800) 552-0230
Fax: (914) 425-2853
Contact: Joe Greenwald
Internet: www.necc.com
Area of Coverage: United States

New America Insurance
P.O. Box 366
Avon, OH 44011-0366
Phone: (440) 934-7766; Fax: (440) 934-1941
Contact: Lou Sukalski
Internet: Not Available
Area of Coverage: OH and WV

North Island Facilities, Ltd. (NIF) Services
30 Park Ave.
Manhasset, NY 11030-2444
Phone: (516) 365-7440; (800) 892-8892
Fax: (516) 365-7392
Contact: Daphney Alvarado, ext. 42
Internet: Not Available
Area of Coverage: United States

Overstreet & Newell, Inc.
P.O. Box 88807
4340 Georgetown Square; Suite 615
Atlanta, GA 30356
Phone: (770) 935-9536 x216; (800) 323-1044
Fax: (770) 936-9689
Contact: Terry Newell
Internet: Not Available
Area of Coverage: United States

Petra Insurance Agency, Inc.
P.O. Box 936
Chehalis, WA 98532
Phone: (360) 748-8855; (800) 346-2519
Fax: (360) 748-8855
Contact: Kevin Thompson
Internet: www.localaccess.com/jmpetra
Area of Coverage: WA

Professional Liability Brokers and Consultants

175 E. Hawthorn Pkwy, #310
Vernon Hills, IL 60061
Phone: (847) 816-4480; Fax: (847) 816-4484
Contact: Erv Kranberg
Internet: Not Available
Area of Coverage: United States

Professional Liability Brokers and Consultants

4432 East Mountain Sage Dr.
Phoenix, AZ 85044
Phone: (602) 961-3884; Fax: (602) 961-3874
Contact: Dave Kengott
Internet: Not Available
Area of Coverage: United States

Quaker Special Risk

P.O. Box 415
Sea Girt, NJ 08750
Phone: (732) 223-6666; (800) 447-4180
Fax: (732) 223-9072
Contact: Mike Walsh
Internet: www.qsr-insurance.com
Area of Coverage: United States

RISC

750 N. St. Paul, Suite 800
Dallas, TX 75201
Phone: (214) 954-0707; (800) 725-7472
Fax: (214) 954-0999
Contact: Jere Freel
Internet: Not Available
Area of Coverage: United States

Seabury & Smith Marsh

(Formerly Sedgwick of Washington, Inc.)
P.O. Box 2151
Spokane, WA 99210-2151
Phone: (800) 525-7012; Fax: (509) 358-3937
Contact: Michele Williams
Internet: Not Available
Area of Coverage: WA

Shelly, Middlebrooks & O'Leary, Inc.

P.O. Box 2909
Jacksonville, FL 32203-2909
Phone: (904) 354-7711; (800) 342-2498
Fax: (904) 355-7611
Contact: Patrick O'Leary
Internet: www.shellyins.com
Area of Coverage: FL

Sigel Insurance Group

P.O. Box 488
Schwenksville, PA 19473
Phone: (610) 287-8800; (800) 243-5041
Fax: (610) 287-5348
Contact: Eric Sigel
Internet: Not Available
Area of Coverage: PA

SKANCO International, Inc.

P.O. Box 4040
Scottsdale, AZ 85261
Phone: (602) 860-5555; (800) 475-2626
Fax: (602) 860-5561
Contact: Curtis Anderson
Internet: Not Available
Area of Coverage: AZ, CO, NM, NV, and UT

Specialty Risk Associates, Inc.

2800 Youree Dr., Suite 462
Shreveport, LA 71104
Phone: (318) 865-7023; Fax: (318) 865-7049
Contact: John Wood
Internet: www.specialty-risk.com
Area of Coverage: LA

Sorg-Ehrman Insurance Agency, Inc.

1709 North Shadeland Ave.
Indianapolis, IN 46219
Phone: (317) 359-9621; (800) 272-6091
Fax: (317) 352-1932
Contact: Mike Ehrman
Internet: www.sorg-ehрман-insurance.com/sei
Area of Coverage: IN, KY, OH and IL

Tejas American General Agency, LLC (TAGA)

P.O. Box 200577
Austin, TX 78720-0577
Phone: (512) 346-0030; (888) 999-8242
Fax: (512) 342-2803
Contact: Anita Herzog
Internet: www.taga1.com
Area of Coverage: TX

Thomison Insurors, Inc.

Division of Rebsmen Insurance
P.O. Box 50810
Springfield, MO 65805
Phone: (417) 866-7222; Fax: (417) 866-0712
Contact: Nina Cogdill
Internet: www2.iix.com/mo/thomison/
Area of Coverage: United States

Tower Special Facilities Inc.

W229 N1433 Westwood Dr., Suite 102
Waukesha, WI 53186-1153
Phone: (414) 513-6000 ext. 24; (800) 837-1525
Fax: (414) 513-6010
Contact: Gary Kubesch
Internet: www.towerspecial.com
Area of Coverage: United States

True Benchmark Insurance Services

1100 Jorie Blvd., Suite 126
Hindsdale, IL 60523
Phone: (630) 371-0500; Fax: (630) 371-0501
Contact: Michael White
Internet: Not Available
Area of Coverage: United States

United Assurance, Inc.

16-00 Pollitt Dr.
Fair Lawn, NJ 07410
Phone: (800) 866-0161; Fax: (201) 797-4455
Contact: Leslie Romane
Internet: www.unitedassurance.com
Area of Coverage: North East

U.S. Risk, Inc.

10965 Granada Ln., Suite 104
Overland Park, KS 66211
Phone: (913) 338-0052; (800) 447-0052
Fax: (913) 338-0177
Contact: Jay Dillon
Internet: www.usrisk.com
Area of Coverage: KS, MO, NE, and IA

Van American Insurance Services
2 Riverchase Office Plaza, Suite 208
Birmingham, AL 35244-2810
Phone: (205) 985-7511; (800) 755-7647
Fax: (205) 403-0761
Contact: O. L. Andrews
Internet: www.vanamerican.com
Area of Coverage: United States

Willis Corporation
26 Century Blvd.
Nashville, TN 37214
Phone: (615) 872-3295; Fax: (615) 872-3333
Contact: Ken Ayers
Internet: www.willis.com
Area of Coverage: United States

WISA, Inc.
P.O. Box 7568
Ewing, NJ 08628
Phone: (609) 883-4190; Fax: (609) 538-0274
Contact: Neil Wesley
Internet: Not Available
Area of Coverage: United States

Worldwide Facilities, Inc.
3530 Wilshire Blvd., Suite 1500
Los Angeles, CA 90010
Phone: (213) 380-4670; Fax: (213) 384-5180
Contact: Lorraine Clark
Internet: Not Available
Area of Coverage: United States

Zain Jeewanjee Insurance Agency
6501 Crown Blvd., Suite 106
San Jose, CA 95120
Phone: (408) 997-7718; (800) 257-7718
Fax: (800) 246-0007
Contact: Zain Jeewanjee
Internet: www.jeewanjee.com
Area of Coverage: CA, VA, TX and AZ

Zutz Insurance/Professional Liability
P.O. Box 2287
Wilmington, DE 19899
Phone: (302) 658-8000; (800) 441-9385
Fax: (302) 658-8015
Contact: Matthew Doyl
Internet: www.mdoyl@zutz-pli.com
Area of Coverage: United States

Model Of "Endorsement" Criteria

Name: [name of each covered location]

Address: [address of each covered location]

Policy Number:

Period of Coverage [current policy period]:

Name of [Insurer or Risk Retention Group]:

Address of [Insurer or Risk Retention Group]:

Name of Insured:

Address of Insured:

1. This endorsement certifies that the policy to which the endorsement is attached provides liability insurance covering the following underground storage tank(s):

[List the number of tanks at each facility and the name(s) and address(es) of the facility(ies) where the tanks are located. If more than one instrument is used to assure different tanks at any one facility, for each tank covered by this instrument, list the tank identification number provided in the notification submitted pursuant to 40 CFR 280.22, or the corresponding state requirement, and the name and address of the facility.]

for [insert: "taking corrective action" and/or "compensating third parties for bodily injury and property damage caused by" either "sudden accidental releases" or "nonsudden accidental releases" or "accidental release"; in accordance with and subject to the limits of liability, exclusions, conditions, and other terms of the policy; if coverage is different for different tanks or locations, indicate the type of coverage applicable to each tank or location] arising from operating the underground storage tank(s) identified above.

The limits of liability are [insert the dollar amount of the "per occurrence" and "annual aggregate" limits of the Insurer's or Group's liability; if the amount of coverage is different for different types of coverage or for different underground storage tanks or locations, indicate the amount of coverage for each type of coverage and/or for each underground storage tank or location], exclusive of legal defense costs, which are subject to a separate limit under the policy. This coverage is provided under [policy number]. The effective date of said policy is [date].

2. The insurance afforded with respect to such occurrences is subject to all of the terms and conditions of the policy; provided, however, that any provisions inconsistent with subsections (a) through (e) of this Paragraph 2 are hereby amended to conform with subsection (a) through (e):

a. Bankruptcy or insolvency of the insured shall not relieve the ["Insurer" or "Group"] of its obligations under the policy to which this endorsement is attached.

b. The ["Insurer" or "Group"] is liable for the payment of amounts within any deductible applicable to the policy to the provider of corrective action or a damaged third party, with a right of reimbursement by the insured for any such payment made by the ["Insurer" or "Group"]. This provision does not apply with respect to that amount of any deductible for which coverage is demonstrated under another mechanism or combination of mechanisms as specified in 40 CFR 280.95-280.102.

c. Whenever requested by [a Director of an Implementing Agency], the ["Insurer" or "Group"] agrees to furnish to [the Director] a signed duplicate original of the policy and all endorsements.

d. Cancellation or any other termination of the insurance by the ["Insurer" or "Group"], except for non-payment of premium or misrepresentation by the insured, will be effective only upon written notice and only after the expiration of 60 days after a copy of such written notice is received by the insured. Cancellation for non-payment of premium or misrepresentation by the insured will be effective only upon written notice and only after expiration of a minimum of 10 days after a copy of such written notice is received by the insured.

[Insert for claims-made policies:

e. The insurance covers claims otherwise covered by the policy that are reported to the ["Insurer" or "Group"] within six months of the effective date of the cancellation or non-renewal of the policy except where the new or renewed policy has the some retroactive date or a retroactive date earlier than that of the prior policy, and which arise out of any covered occurrence that commenced after the policy retroactive date, if applicable, and prior to such policy renewal or termination date. Claims reported during such extended reporting period are subject to the terms, conditions, limits, including limits of liability, and exclusions of the policy.]

I hereby certify that the wording of this instrument is identical to the wording in 40 CFR 280.97(b)(1) and that the ["Insurer" or "Group"] is ["licensed to transact the business of insurance or eligible to provide insurance as an excess or surplus lines insurer in one or more states".]

[Signature of authorized representative of Insurer or Risk Retention Group]

[Printed name of person signing]

[Title of person signing], Authorized Representative of
[name of Insurer of Risk Retention Group]

[Address of Representative]

Model Of "Certificate Of Insurance" Criteria

Name: [name of each covered location]

Address: [address of each covered location]

Policy Number:

Period of Coverage [current policy period]:

Name of [Insurer or Risk Retention Group]:

Address of [Insurer or Risk Retention Group]:

Name of Insured:

Address of Insured:

1. [Name of Insurer or Risk Retention Group], [the "Insurer" or "Group"], as identified above, hereby certifies that it has issued liability insurance covering the following underground storage tank(s):

[List the number of tanks at each facility and the name(s) and address(es) of the facility(ies) where the tanks are located. If more than one instrument is used to assure different tanks at any one facility, for each tank covered by this instrument, list the tank identification number provided in the notification submitted pursuant to 40 CFR 280.22, or the corresponding state requirement, and the name and address of the facility.]

for [insert: "taking corrective action" and/or "compensating third parties for bodily injury and property damage caused by" either "sudden accidental releases" or "nonsudden accidental releases" or "accidental releases"; in accordance with and subject to the limits of liability, exclusions, conditions, and other terms of the policy; if coverage is different for different tanks or locations, indicate the type of coverage applicable to each tank or location] arising from operating the underground storage tank(s) identified above.

The limits of liability are [insert the dollar amount of the "per occurrence" and "annual aggregate" limits of the Insurer's or Group's liability; if the amount of coverage is different for different types of coverage or for different underground storage tanks or locations, indicate the amount of coverage for each type of coverage and/or for each underground storage tank or location], exclusive of legal defense costs, which are subject to a separate limit under the policy. This coverage is provided under [policy number]. The effective date of said policy is [date].

2. The ["Insurer" or "Group"] further certifies the following with respect to the insurance described in Paragraph 1:

a. Bankruptcy or insolvency of the insured shall not relieve the ["Insurer" or "Group"] of its obligations under the policy to which this certificate applies.

b. The ["Insurer" or "Group"] is liable for the payment of amounts within any deductible applicable to the policy to the provider of corrective action or a damaged third party, with a right of reimbursement by the insured for any such payment made by the ["Insurer" or "Group"]. This provision does not apply with respect to that amount of any deductible for which coverage is demonstrated under another mechanism or combination of mechanisms as specified in 40 CFR 280.95-280.102.

c. Whenever requested by [a Director of an Implementing Agency], the ["Insurer" or "Group"] agrees to furnish to [the Director] a signed duplicate original of the policy and all endorsements.

d. Cancellation or any other termination of the insurance by the ["Insurer" or "Group"], except for non-payment of premium or misrepresentation of insured, will be effective only upon written notice and only after the expiration of 60 days after a copy of such written notice is received by the insured. Cancellation for non-payment of premium or misrepresentation by the insured will be effective only upon written notice and only after expiration of a minimum of 10 days after a copy of such written notice is received by the insured.

[Insert for claims-made policies:

e. The insurance covers claims otherwise covered by the policy that are reported to the ["Insurer" or "Group"] within six months of the effective date of cancellation or non-renewal of the policy except where the new or renewed policy has the same retroactive date or a retroactive date earlier than that of the prior policy, and which arises out of any covered occurrence that commenced after the policy retroactive date, if applicable, and prior to such policy renewal or termination date. Claims reported during such extended reporting periods are subject to the terms, conditions, limits, including limits of liability, and exclusions of the policy.]

I hereby certify that the wording of this instrument is identical to the wording in 40 CFR 280.97(b)(1) and that the ["Insurer" or "Group"] is ["licensed to transact the business of insurance or eligible to provide insurance as an excess or surplus lines insurer in one or more states".]

[Signature of authorized representative of Insurer or Risk Retention Group]

[Printed name of person signing]

[Title of person signing], Authorized Representative of
[name of Insurer or Risk Retention Group]

[Address of Representative]