List Of Known Insurance Providers For Underground Storage Tank Owners And Operators
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 as of the date of this publication.
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 it received from the listed companies, agents, and brokers. The companies, agents, and brokers listed may help you – as an UST owner or operator – find the UST insurance that can fulfill your financial responsibility obligation. See the text box on the right for a description of the roles of companies, agents, and brokers.

**IMPORTANT:** 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.

Under federal requirements, in order to fully demonstrate financial responsibility using an insurance policy, your insurance policy **must** provide coverage for taking corrective action and for compensating third parties for bodily injury and property damage caused by both nonsudden and sudden accidental releases arising from the operation of an UST. You should contact your state environmental agency to be sure that your insurance policy meets state requirements.

Some insurance companies sell insurance policies that provide only partial coverage (e.g., only provides coverage for third-party liability). If you decide to purchase such a policy, you will need to demonstrate financial responsibility for the remaining coverage in order to fully comply with the federal requirements (e.g., through the use of another financial mechanism). It is your responsibility to understand what type of coverage is provided by your insurance policy.

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 is authorized to provide that type of insurance. To get contact information for your state insurance regulatory agency, call the National Association of Insurance Commissioners at 816-842-3600 or visit its website at the following Internet address: www.naic.org/state_web_map.htm.

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.
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 18 and 19 of this document for these criteria or you can read the rule at the following Internet address: [www.epa.gov/ust/underground-storage-tanks-usts-laws-regulations](http://www.epa.gov/ust/underground-storage-tanks-usts-laws-regulations)

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 EPA.

EPA will periodically update this list. You can find the most current version on EPA’s UST website at: [www.epa.gov/ust/publications-related-underground-storage-tanks](http://www.epa.gov/ust/publications-related-underground-storage-tanks).

Printed copies of this list will not be available. It is not practical to update and reprint them as often as EPA can update the version available on the website.

NEED MORE GENERAL INFORMATION ABOUT USTs OR FINANCIAL RESPONSIBILITY?

You can go to EPA’s website at [www.epa.gov/ust/publications-related-underground-storage-tanks](http://www.epa.gov/ust/publications-related-underground-storage-tanks) to read or download a copy of *Dollars And Sense: Financial Responsibility Requirements For Underground Storage Tanks* (EPA 510-K-18-01), a booklet that briefly and clearly summarizes the financial responsibility requirements.
NOTE: 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. Under federal requirements, in order to fully demonstrate financial responsibility using an insurance policy, your insurance policy must provide coverage for taking corrective action and for compensating third parties for bodily injury and property damage caused by both nonsudden and sudden accidental releases arising from the operation of an UST. You should contact your state environmental agency to be sure that your insurance policy meets state requirements.
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**WANT TO ADD AN INSURER, AGENT, OR BROKER TO THE LIST?**

**NEED TO REMOVE A PROVIDER FROM THE LIST?**

EPA will periodically update the list of insurers, agents, and brokers in this booklet. If you are an insurer, agent, or broker who can provide the insurance described in 40 CFR §280.97, please contact Sharon Fredericks, EPA’s Office of Underground Storage Tanks, at (202) 564-0675 or fredericks.sharon@epa.gov. You will need to provide your name, address, phone and fax numbers, 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 your company can provide insurance that meets those specific requirements. If your company is currently listed, but no longer provides this insurance, please contact Sharon Fredericks (as noted above) to have your company removed from the list.

**LIST OF INSURANCE AGENTS AND BROKERS**

<table>
<thead>
<tr>
<th>AAU: Allied American Underwriters</th>
<th>All Risks, Ltd. (Wholesaler)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1000 Town Center Way, Suite 300</td>
<td>1920 Greenspring Drive, Suite 200</td>
</tr>
<tr>
<td>Canonsburg, PA 15317</td>
<td>Timonium, MD 21093</td>
</tr>
<tr>
<td>Phone: 800-886-3897</td>
<td>Phone: 800-366-5810</td>
</tr>
<tr>
<td>Fax: 724-265-5751</td>
<td>Fax: 410-828-8179</td>
</tr>
<tr>
<td>Contact: Jennifer Kessel</td>
<td>Contact: Erik Halvorsen</td>
</tr>
<tr>
<td>Internet: <a href="http://www.aauins.com">www.aauins.com</a></td>
<td>Internet: <a href="http://www.allrisks.com">www.allrisks.com</a></td>
</tr>
<tr>
<td>Area of Coverage: United States</td>
<td>Area of Coverage: United States</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Accusure Insurance Agency</th>
<th>Allied Insurance Managers, Inc.</th>
</tr>
</thead>
<tbody>
<tr>
<td>6 East Black Well Street</td>
<td>811 South Blvd East, Suite 110</td>
</tr>
<tr>
<td>Dover, NJ 07801</td>
<td>Rochester Hills, MI 48307</td>
</tr>
<tr>
<td>Phone: 973-366-7850</td>
<td>Phone: 248-853-0930</td>
</tr>
<tr>
<td>Fax: 973-366-7852</td>
<td>Fax: 248-853-1512</td>
</tr>
<tr>
<td>Contact: Bob Werner</td>
<td>Contact: Dennis Cieplak</td>
</tr>
<tr>
<td>Internet: <a href="http://www.accusure.com">www.accusure.com</a></td>
<td>Internet: <a href="http://www.alliedinsmgr.com">www.alliedinsmgr.com</a></td>
</tr>
<tr>
<td>Area of Coverage: NJ</td>
<td>Area of Coverage: MI</td>
</tr>
</tbody>
</table>

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<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>P.O. Box 419 12563</td>
<td>975 Elm Street</td>
</tr>
<tr>
<td>Patterson, NY</td>
<td>West Springfield, MA 01089</td>
</tr>
<tr>
<td>Phone: 845-278-6160</td>
<td>Phone: 413-736-1400</td>
</tr>
<tr>
<td>Fax: 845-278-6537</td>
<td>Fax: 413-736-0306</td>
</tr>
<tr>
<td>Contact: Allan Twitty</td>
<td>Contact: Ray Belden</td>
</tr>
<tr>
<td>Internet: <a href="http://www.atwittyinsurance.com">www.atwittyinsurance.com</a></td>
<td>Internet: <a href="http://www.aainsurance.com">www.aainsurance.com</a></td>
</tr>
<tr>
<td>Area of Coverage: CT, GA, MA, NH, NJ, NY, OH, PA, RI</td>
<td>Area of Coverage: MA</td>
</tr>
</tbody>
</table>

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<table>
<thead>
<tr>
<th>Company Name</th>
<th>Address</th>
<th>Phone Numbers</th>
<th>Fax Numbers</th>
<th>Contacts</th>
<th>Internet</th>
<th>Area of Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Continental/Marmorstein &amp; Malone Insurance</td>
<td>305 Route 17 South, Paramus, NJ 07652</td>
<td>Phone: 800-932-0849</td>
<td>Fax: 201-261-8922</td>
<td>Contact: Michael Kane</td>
<td><a href="http://www.ca-group.com">www.ca-group.com</a></td>
<td>CT, NJ, NY</td>
</tr>
<tr>
<td>Dana Insurance and Risk Management</td>
<td>9-B W. Ridgely Road, Suite 100, Timonium, MD 21093</td>
<td>Phone: 800-821-1990</td>
<td>Fax: 410-821-1997</td>
<td>Contact: Eric Dana</td>
<td><a href="http://www.dana-ins.com">www.dana-ins.com</a></td>
<td>United States</td>
</tr>
<tr>
<td>Cooney, Rikard &amp; Curtin, Inc. (CRCINS)</td>
<td>P.O. Box 59689, Birmingham, AL 35259-9689</td>
<td>Phone: 205-870-7790; 800-824-1709</td>
<td>Fax: 205-879-3739</td>
<td>Contact: Charles Wood</td>
<td><a href="http://www.crcins.com">www.crcins.com</a></td>
<td>United States</td>
</tr>
<tr>
<td>Danskin Insurance Agency, Inc.</td>
<td>1937 State Highway #35, Suite 1, Wall Township, NJ 07719</td>
<td>Phone: 732-449-3800</td>
<td>Fax: 732-974-2065</td>
<td>Contact: John C. Casagrande</td>
<td><a href="http://www.danskin-agency.com">www.danskin-agency.com</a></td>
<td>NJ</td>
</tr>
<tr>
<td>Cortland Management LLC</td>
<td>CEI Environmental Insurance</td>
<td>P.O. Box 3161, Richmond, VA 23228</td>
<td>Phone: 844-234-2341</td>
<td>Fax: 844-234-2342</td>
<td>Contact: Kristen Cannon</td>
<td><a href="http://www.ceienvins.com">www.ceienvins.com</a></td>
</tr>
<tr>
<td>Dean Insurance Agency, Inc.</td>
<td>P.O. Box 669, Bel Air, MD 21014-0669</td>
<td>Phone: 410-838-3700</td>
<td>Fax: 410-893-3647</td>
<td>Contact: Norman Dean</td>
<td><a href="http://www.deaninsurance.com">www.deaninsurance.com</a></td>
<td>MA</td>
</tr>
<tr>
<td>Crawley Warren Insurance Services, Inc.</td>
<td>100 California, Suite 650, San Francisco, CA 94111</td>
<td>Phone: 415-544-0969 ext. 304</td>
<td>Fax: 415-544-0974</td>
<td>Contact: Cass Alimonti</td>
<td><a href="http://www.crawleywarrenins.com">www.crawleywarrenins.com</a></td>
<td>United States, CA, HI</td>
</tr>
<tr>
<td>Delaware Valley Underwriting Agency, Inc.</td>
<td>420 S. York Road, Hatboro, PA 19040</td>
<td>Phone: 215-443-3500; 800-388-0215</td>
<td>Fax: 215-672-7983</td>
<td>Contact: Rita Hanebury</td>
<td><a href="http://www.dvua.com">www.dvua.com</a></td>
<td>DE, MD, NJ, NY, OH, PA, VA, WV</td>
</tr>
<tr>
<td>Crump Insurance Services NW</td>
<td>21540 30th Drive SE, Suite 100, Bothell, WA 98021</td>
<td>Phone: 800-221-9628</td>
<td>Fax: 425-398-1133</td>
<td>Contact: Leslie Myer or Terry Brown</td>
<td><a href="http://www.crumpins.com">www.crumpins.com</a></td>
<td>OR, WA</td>
</tr>
<tr>
<td>Dennis Insurance Agency</td>
<td>822 Market Street, Suite 3, Zanesville, OH 43701</td>
<td>Phone: 800-450-7117</td>
<td>Fax: 740-450-0203</td>
<td>Contact: Jeff Dennis</td>
<td><a href="http://www.dennisinsuranceagency.com">www.dennisinsuranceagency.com</a></td>
<td>OH</td>
</tr>
<tr>
<td>Custom Environmental Insurance</td>
<td>P.O. Box 29664, Richmond, VA 23242</td>
<td>Phone: 804-876-4120, 877-826-5268</td>
<td>Fax: 866-383-9917</td>
<td>Contact: Chris Montgomery</td>
<td><a href="http://www.tankcov.com">www.tankcov.com</a></td>
<td>United States</td>
</tr>
<tr>
<td>Don-Rick Insurance</td>
<td>313 Oak Street, Baraboo, WI 53913</td>
<td>Phone: 800-924-6536 ext. 129</td>
<td>Fax: 608-356-9022</td>
<td>Contact: Ed Kothbauer</td>
<td><a href="http://www.don-rick.com">www.don-rick.com</a></td>
<td>WI</td>
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</table>

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**Green Insurance Services**  
1500 Sixth Street, NW  
Winter Haven, FL 33881  
Phone: 800-476-1106  
Fax: 863-294-4243  
Contact: Jim Green  
Internet: www.greeninsurance.com  
Area of Coverage: FL

**Griffin Underwriting Services**  
1980 112th Avenue NE, Suite 210  
Bellevue, WA 98004  
Phone: 800-562-8095  
Fax: 425-453-8696  
Contact: Lillian Nixon  
Internet: gogus.com  
Area of Coverage: OR, WA

**GST Group, Inc.**  
2291 Bristol Pike  
Bensalem, PA 19020  
Phone: 800-220-2088  
Fax: 215-245-0422  
Contact: Mike Smith  
Internet: www.gstgroup.com  
Area of Coverage: OR, WA

**Harrison, Fincher & Associates**  
2712 Middleburg Drive, Suite 203  
Columbia, SC 29204  
Phone: 803-254-0330  
Contact: Becky Fincher  
Internet: NA  
Area of Coverage: GA, NC, SC

**Hays Companies of Texas**  
10333 Richmond Avenue, Suite 720  
Houston, TX 77042  
Phone: 832-209-4900  
Fax: 832-209-4865  
Contact: John Watkins  
Internet: www.hayscompanies.com  
Area of Coverage: United States

**Hempkins Insurance**  
431 W. Crawford  
Denison, TX 75020  
Phone: 903-463-6251  
Fax: 903-463-6265  
Contact: Robert W. Hempkins  
Internet: www.hempkins.com  
Area of Coverage: OK, TX

**Highland Insurance, Inc.**  
P.O. Box 2487  
Huntington, WV 25725-2487  
Phone: 304 529-3381  
Fax: 304-529-6623  
Contact: Robert Cline  
Internet: NA  
Area of Coverage: KY, OH, VA, WV

**Hill & Kehne, LLC**  
2300 Wisconsin Avenue NW, Suite 300  
Washington, DC 20007  
Phone: 202-558-2100  
Fax: 202-558-2127  
Contact: Tiffany Germain  
Internet: www.hillkehne.com  
Area of Coverage: United States

**Hillcrest Agency, LLC**  
30 Main Street  
Centerbroo, CT 06409  
Phone: 860-767-9190  
Fax: 860-767-9196  
Contact: Diane M. Vizzo  
Internet: www.hillcrestagency.com  
Area of Coverage: United States

**Hometown Insurance of Smithtown**  
1461 Lakeland Avenue, Suite 3  
Bohemia, NY 11716  
Phone: 631-589-0100  
Fax: 516-589-0164  
Contact: Eric Keifert  
Internet: NA  
Area of Coverage: NY

**Hudson & Muma, Inc**  
4600 Coolidge Highway, Suite 100  
Royal Oak, MI 48073  
Phone: 248-549-3519  
Fax: 248-549-6452  
Contact: Jim Thurman  
Internet: www.hudsonmuma.com  
Area of Coverage: United States

**Hull & Company, Inc**  
8400 E Prentice Ave, Suite 535  
Greenwood Village, CO 80111  
Phone: 303-218-3087  
Fax: 777-731-3073  
Contact: Erik Peterson  
Internet: hullcodenver.com  
Area of Coverage: United States
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**Hutcherson Insurance Agency**
P. O. Box 430
Gainesville, TX  76241
Phone: 940-665-4711
Fax: 940-665-7363
Contact: Shelia Colwell
Internet: hutchersoninsurance.com
Area of Coverage: OK, TX

**Independent Insurance Wholesalers, Inc.**
808 Southwest 3rd Avenue
Portland, OR  97204
Phone: 503-224-1956; 800-886-9235
Fax: 503-224-3010
Contact: Tom Sawyer
Internet: www.iiw.com
Area of Coverage: AK, CA, ID, OR, WA

**Insurance Consultants Group**
20180 Center Ridge Road
Rocky River, Ohio  44116
Phone: 440-356-2055
Fax: 440-331-1482
Contact: Brian Singleton
Email: brian.singleton@icg-llc.com
Area of Coverage: OH

**Insurance Market: A Yaworsky Company**
3453 Pelham Road
Greenville, SC  29615
Phone: 864-438-0557, 877-679-0008
Fax: 864-751-6333
Contact: Nick Yaworsky
Internet: www.theinsurancemarketonline.com
Area of Coverage: CT, FL, GA, NC, PA, SC, TX

**Intercorp, Inc.**
138-F Main Street
Ephrata, PA  17522
Phone: 717-721-3500
Fax: 717-721-3515
Contact: Mark Waltman
Internet: www.intercorpinc.net
Area of Coverage: United States

**ISU BC Environmental Insurance Brokers, Inc.**
1037 Suncast Lane, Suite 103
El Dorado Hills, CA  95762
Phone: 916-939-1080, 800-257-1639
Fax: 916-939-1085
Contact: Kevin Woodwick / Marci Teschner
Internet: www.environmentalinsurance.com
Area of Coverage: United States

**John Hackney Agency, Inc.**
P.O. Box 998
3700 Nash Street North
Wilson, North Carolina  27894
Phone: 252-291-3111 ext. 209
Fax: 252-291-6306
Direct Phone: (252) 265-8070
Contact: Mark A. Rosell
Internet: mark@johnhackneyagency.com
Area of Coverage: GA, NC, SC, TN, 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 503526
Indianapolis, IN  46256
Phone: 317-542-9890
Fax: 317-542-0685
Contact: Bob Klinger
Internet: NA
Area of Coverage: IN

**Laginess Insurance Agency, Inc.**
199 North Main Street, Suite B7
Plymouth, MI  48170
Phone: 734-455-5088
Fax: 734-455-2750
Contact: Terry Laginess
Internet: www.laginess.com
Area of Coverage: MI

**Lenix US, LLC**
1110 Brickell Avenue, Suite 300
Miami, FL  33131
Phone: 305-424-7742
Fax: 305-424-0386
Contact: Mandy Corrieri
Internet: http://lenix.us/
Area of Coverage: FL

**Lockton Companies, LLC**
444 West 47th Street, Suite 900
Kansas City, MO  64112
Phone: 816-960-9465
Fax: 816-783-9465
Contact: Matthew J. Pateidl
Internet: www.lockton.com
Area of Coverage: United States

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#### National Environmental Coverage Corporation
- 747 Chestnut Ridge Road, Suite 305, Chestnut Ridge, NY 10977
- Phone: 845-425-2333; 800-552-0230
- Fax: 845-425-2853
- Contact: Todd Turner
- Internet: www.necc.com
- Area of Coverage: United States

#### National Program Management, Inc.
- 3457 Lawrenceville Suwanee Road, Suite C, Suwanee, GA 30024
- Phone: 678-730-0505 ext 226
- Fax: 678-730-0509
- Contact: Bruce Kersey
- Internet: www.npminc.com
- Area of Coverage: United States

#### New Office Business Systems of America, Inc
- 375 Commerce Parkway, Rockledge, FL 32955
- Phone: 321-433-4046
- Fax: 321-433-1093
- Contact: Ben Harrison
- Internet: www.policymanagers.com
- Area of Coverage: FL

#### North Island Facilities, Ltd. (NIF) Services
- 30 Park Avenue, Manhasset, NY 11030
- Phone: 516-365-7440; 800-892-8892
- Fax: 516-365-7392
- Contact: Daphney Alvarado
- Internet: www.nifgroup.com
- Area of Coverage: United States

#### Northeastern Underwriters, Ltd.
- P.O. Box 1310, Madison, CT 06443
- Phone: 203-245-7169
- Fax: 203-245-0018
- Contact: James Davidson or Barbara Bunting
- Internet: www.marine-ins.com
- Area of Coverage: CT, MA, NY, RI

#### NSM, Inc.
- Tankinsure Storage Tank Liability Program, 1000 River Road, Suite 200, Conshohochen, PA 19428
- Phone: 610-941-9877
- Fax: 610-941-9889
- Contact: Thomas Zapalac
- Internet: www.tankinsure.com
- Area of Coverage: United States

#### O’Dell Insurance Agency
- 136 South Stygler Road, Gahanna, Ohio 43230
- Phone: 614-475-4786; 800-743-8467
- Fax: 614-475-7154
- Contact: Margot O’Dell or Debbie Blue
- Internet: www.odell-insurance.com
- Area of Coverage: OH

#### Ogren Insurance
- 6929 Hohmen Avenue, Hammond, IN 46324
- Phone: 219-933-0076
- Fax: 219-933-0080
- Contact: Thomas Ogren
- Internet: www.ogreninsurance.com
- Area of Coverage: AL, AZ, CO, FL, ID, IL, IN, MI, OH, PA, TX, VA, WI

#### PartnerOne Environmental
- P.O. Box 1532, Charlottesville, VA 22902
- Phone: 800-596-0172
- Fax: 434-979-8964
- Contact: Amanda Duncan
- Internet: www.p1enviro.com
- Area of Coverage: United States

#### People’s United Insurance Agency, Inc.
- One Goodwin Square, Hartford, CT 06103
- Phone: 860-524-7658
- Fax: 860-722-7760
- Contact: J. Michael Collier
- Internet: www.peoples.com/insurance
- Area of Coverage: United States

#### Petra Insurance Agency
- P.O. Box 936, Chehalis, WA 98532
- Phone: 360-748-8855; 800-346-2519
- Fax: 360-748-7260
- Contact: Kevin Thompson
- Internet: www.localaccess.com/jmpetra
- Area of Coverage: WA

#### Pollution and Property Insurance Specialists LLC
- 6 Lakeview Court, North Brunswick, NJ 08902
- Phone: 732-348-8571
- Fax: 732-348-8572
- Contact: Aldo Salonna
- Email: asalonna@ppisinsurance.net
- Area of Coverage: DE, NJ, NY, PA

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**NOTE:** 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. Under federal requirements, in order to fully demonstrate financial responsibility using an insurance policy, your insurance policy must provide coverage for taking corrective action and for compensating third parties for bodily injury and property damage caused by both nonsudden and sudden accidental releases arising from the operation of an UST. You should contact your state environmental agency to be sure that your insurance policy meets state requirements.
NOTE: 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. Under federal requirements, in order to fully demonstrate financial responsibility using an insurance policy, your insurance policy must provide coverage for taking corrective action and for compensating third parties for bodily injury and property damage caused by both nonsudden and sudden accidental releases arising from the operation of an UST. You should contact your state environmental agency to be sure that your insurance policy meets state requirements.
NOTE: 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. Under federal requirements, in order to fully demonstrate financial responsibility using an insurance policy, your insurance policy must provide coverage for taking corrective action and for compensating third parties for bodily injury and property damage caused by both nonsudden and sudden accidental releases arising from the operation of an UST. You should contact your state environmental agency to be sure that your insurance policy meets state requirements.
NOTE: 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. Under federal requirements, in order to fully demonstrate financial responsibility using an insurance policy, your insurance policy must provide coverage for taking corrective action and for compensating third parties for bodily injury and property damage caused by both nonsudden and sudden accidental releases arising from the operation of an UST. You should contact your state environmental agency to be sure that your insurance policy meets state requirements.
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 dollar amount of the “per occurrence” and “annual aggregate” limits of the Insurer’s or Group’s liability; if the amount of coverable on 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 subsections (a) through (e):

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 and 280.104-280.107.

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 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.

[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 on 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 on one or more states.]

[Signature of authorized representative or 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 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 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 and 280.104-280.107.

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 have 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 state."]

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

[Printed names of person signing]

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

[Address of Representative]