



PARAGON ENVIRONMENTAL RISK SOLUTIONS:

## STORAGE TANK POLLUTION

## LIABILITY COVERAGE<sup>®</sup>

Many tank owners mistakenly believe they already have coverage for their tank pollution risks but they are probably mistaken. **"Standard" insurance policies exclude pollution claims.** Our program offers underground and aboveground storage tank pollution coverage designed for any business or property owner who has a pollution risk from a storage tank(s). It is specifically designed to make an otherwise painstaking application and quote process both easy and fast, while highly cost effective for the insured. It satisfies all governmental compliance, financial responsibility and certificate issuance requirements the insured may have.

### Benefits

- Simple online application process
- Real-time rating and formal quote generation
- Instant policy and certificates issuance
- Easy electronic account management

### Coverage

- Third-party bodily injury and property damage claims resulting from storage tank incidents involving scheduled storage tanks
- Corrective action costs resulting from storage tank incidents involving scheduled storage tanks
- Policy/Certificate satisfies federal and/or state requirements for financial responsibility (where applicable)
- Written on admitted basis (complies with all regulatory / governmental requirements)
- Enhanced coverage terms and conditions:
  - Limits of Liability and Deductible
  - Coverage Territory
  - Definitions of "additional insured", "first named insured" and "remediation costs"
  - Enhanced Extended Reporting Period terms

### Preferred Risks

- Airports
- Auto Dealerships
- Commercial/Industrial Facilities (i.e. Service Stations, Convenience Stores)
- Manufacturing Plants
- Municipalities & Hospitals
- Schools, Colleges, Universities
- Most Other Classes Qualify

### Restricted Industries

Underground Storage Tanks (USTs) and Aboveground Storage Tanks (ASTs) older than 30 years and ASTs with capacities greater than 49,999 gallons require special consideration. Please contact your Paragon Environmental representative for more information.

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POWERED BY



## Additional Facts

- \$350 Minimum Premium
- Limits from \$500,000 per/\$1 million aggregate to \$5 million per/\$5 million aggregate
- For Paragon clients, customized storage tank risk control services are available, including Spill Prevention Control and Countermeasures (SPCC) Plans and underground storage tank management systems.

## The Services Difference

**Professional Claims Staff:** Claim handling staff averages 10+ years of experience and is dedicated to serving our insureds.

**Financial Strength:** The companies we use consistently receive among the highest ratings for financial strength from the industry's principal rating agencies.

**International Network with Local Expertise:** Access to the product expertise and global reach of Paragon insurance company affiliates.

## Why?

Your company has pollution and environmental liability risks from storage tanks you own, control or that might affect your property. You have governmental compliance obligations related to those tanks. These risks are likely uncovered by your current insurance and can be a costly and devastating burden to your business. Paragon has the expertise and resources to ensure you get the best and most competitive coverage options to mitigate these risks.

Paragon can also integrate all of your other insurance policies with the necessary protection for environmental and pollution liability risks, often for less than what you may currently be paying for coverage that may be inadequate.

## CONTACT US

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The above is a product summary only and the underwriter reserves the right to request additional information and determine if a policy quote can be offered. If a policy is issued, please see the policy for actual terms, conditions and exclusions. All products may not be available in all states and surplus lines products can only be offered through licensed surplus lines brokers.

Paragon Environmental Risk Solutions is a division of Norton Strategic Partners, LLC (an affiliate of Norton Agency Insurance, LLC). Paragon offers all types of commercial property / casualty insurance coverage including coverage that provides environmental and pollution liability insurance protection. For more information, please visit our website at [www.paragon-ins.com](http://www.paragon-ins.com).