SEPA List Of Known Insurance Providers For Underground Storage Tank Owners And Operators



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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 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.

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 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 Web site at the following Internet address:

http://www.naic.org/state web map.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

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.

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 of this document for these criteria or you can read the rule at the following Internet address: http://www.epa.gov/OUST/fedlaws/cfr.htm.

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. The most current version will always be found on the Internet at: http://www.epa.gov/oust/pubs/inslist.htm.

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 Web site.

NEED MORE GENERAL INFORMATION ABOUT USTS OR FINANCIAL RESPONSIBILITY?

You can go to EPA's web site at http://www.epa.gov/oust/pubs to read or download a copy of *Dollars And Sense: Financial Responsibility Requirements For Underground Storage Tanks* (EPA 510-K-95-004), a booklet that briefly and clearly summarizes the financial responsibility requirements. You can also obtain *Dollars And Sense* and other publications about underground storage tank requirements from NSCEP, EPA's publication distributor, by calling 800-490-9198; writing to NSCEP, Box 42419, Cincinnati, OH 45242; or faxing your order to NSCEP at 301-604-3408.

LIST OF INSURANCE COMPANIES

Affinity Insurance Services, Inc.

159 E. County Line Road Hatboro, PA 19040 Phone: (888) 253-1461 Fax: (800) 567-4028 Contact: Andrew Memolo

Areas of Coverage: United States, PR, GU, USVI

ACE USA

c/o ACE Environmental Risk 525 West Monroe Suite 400

Chicago, IL 60661 Phone: (312) 775-3929 Fax: (312) 775-3958 Contact: David Lau

Internet: www.acetanksafe.com Area of Coverage: United States

American International Group (AIG)

100 Executive Drive Suite 200 West Orange, NJ 07052

Phone: (973) 669-2347; (800) 336-2007

Fax: (973) 731-2288 Contact: Kristin Jusczak

Internet: www.aigenvironmental.com Area of Coverage: United States

American Safety Insurance Group

100 Galleria Parkway SE Suite 700

Atlanta, GA 30339 Phone: (800) 388-3647 Fax: (440) 268-7651 Contact: Craig Lass Internet: www.amsafety

Internet: www.amsafety.com Area of Coverage: United States

Colony Group

8720 Stony Point Parkway Suite 300

Richmond, VA 23235 Phone: (800) 577-6614 Fax: (804) 327-3175 Contact: Jennifer Miller Internet: www.colonyins.com Area of Coverage: United States

Freberg Environmental, Inc.

1451 Larimer Street, Suite 200

Denver, CO 80202

Phone: (303) 534-1171 ext. 109; (800) 377-4152

Fax: (303) 623-8101 Contact: Sandy Shannon Internet: www.feiinsurance.com Area of Coverage: United States

Garage Service Equipment Dealers Liability Association of America

8722 South Harrison Sandy, UT 84070 Phone: (801) 304-3788 Fax: (877) 452-6910 Contact: Mike Fennell

Internet: www.smallcompanyinsurance.com

Areas of Coverage: United States except CA, CT, NH,

NJ, NY, RI

Great American Custom

1600 West 7th Street Fort Worth, TX 76102 Phone: (800) 336-1338 Fax: (817) 339-3138 Contact: DeeDee Byrne Internet: www.toptanx.com

Areas of Coverage: CA, MI, NC, NM, SC, TX, WI, WV,

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Petroleum Marketers Management Insurance Company

465 Alice's Road, Suite H Waukee, Iowa 50263 Phone: (515) 987-0061 Fax: (515) 987-0067 Contact: Patrick Rounds

Internet: www.pmmicinsurance.com

Area of Coverage: IA

Prime Insurance Company

8722 South Harrison P.O. Box 4439 Sandy, UT 84901 Phone: (801) 304-5591 Contact: Peter Anderson

Area of Coverage: United States except CA, CT, NH,

NJ, NY, RI

Prime Insurance Syndicate, Inc.

8722 South, 300 West Salt Lake City, UT 84070 Phone: (800) 257-5590 Fax: (801) 304-5595 Contact: Rick Lindsey Internet: www.primeis.com Area of Coverage: United States

Tank Owner Members Insurance Co.

1600 West 7th Street Fort Worth, TX 76102 Phone: (800) 336-1338 Fax: (817) 339-3138 Contact: DeeDee Byrne Internet: www.tankowners.com Areas of Coverage: NM, TX

U.S. Risk Underwriters, Inc.

10210 North Central Expressway, Suite 500

Dallas, TX 75231 Phone: (800) 232-5830 Fax: (214) 265-4958 Contact: Terry Hazelton Internet: www.usrisk.com

Areas of Coverage: LA, NM, TN, TX

Zurich Insurance Company

2518 Westbury Rd. Lansing MI 48906 Phone: (517) 703-9029 Fax: (877) 639-4162 Contact: Heather Stelper Contact: Karon Eva Phone: (517) 323-9565 Fax: (877) 642-3381

Internet: www.zurchna.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?

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 Karen Ellenberger, EPA's Office of Underground Storage Tanks, at 703-603-7171 or ellenberger.karen@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 Karen Ellenberger (as noted above) to have your company removed from the list.

LIST OF INSURANCE AGENTS AND BROKERS

Accusure Insurance Agency

6 East Black Well Street Dover, NJ 07801 Phone: (973) 366-7850 Fax: (973) 366-7852 Contact: Bob Werner Internet: www.accusure.com Area of Coverage: NJ

All Risks, Ltd. (Wholesaler)

1920 Greenspring Drive, Suite 200 Timonium, MD 21093 Phone: (800) 366-5810

Phone: (800) 366-5810 Fax: (410) 828-8179 Contact: Erik Halvorsen Internet: www.allrisks.com Area of Coverage: United States

Allied Insurance Managers, Inc.

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

American Heritage Insurance Agency, Inc.

975 Elm Street West Springfield, MA 01089 Phone: (413) 736-1400 Fax: (413) 736-0306 Contact: Ray Belden

Internet: www.aainsurance.com

Area of Coverage: MA

Americana Insurance Agency

P.O. Box 428 Danube, MN 56230 Phone: (320) 826-2553 Fax: (320) 826-2630 Contact: Dallas Schneider

Internet: NA

Area of Coverage: MN

Americana Program Underwriters

P.O. Box 718 Camp Hill, PA 17001-0718 Phone: (717) 214-2800 Fax: (717) 214-2801 Contact: James Titus

Internet: www.americananet.com

Areas of Coverage: United States, PR, GU

Anderson Insurance Services, Inc.

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

Arlington/Roe & Co.

8900 Keystone Crossing P.O. Box 80803 Indianapolis, IN 46280 Phone: (800) 878-9891 Fax: (317) 554-8551

Contact: Allen J. Grau; Ruth Kelly Internet: www.arlingtonroe.com Areas of Coverage: IL, IN, KY, MI, OH

Arroyo/Caldwell & Moreland Insurance Services

P.O. Box 6185

San Bernadino, CA 92412 Phone: (909) 889-0295 Fax: (909) 888-3422 Contact: John Terry

Internet: NA

Areas of Coverage: CA and limited coverage in some

states

Associated Insurance Agencies, Inc.

63 Commerce Park Drive Westerville, OH 43082 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) 347-3435 Fax: (541) 347-9232 Contact: Joseph Bain

Internet: www.baininsurance.com

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 Areas of Coverage: CA, NV, OR

Beacon Hill Associates

P.O. Box 1532

Charlottesville, VA 22902 Phone: (800) 596-2156 Fax: (434) 979-8964 Contact: William Pritchard Internet: www.b-h-a.com Area of Coverage: United States

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: Berger Briggs

Internet: www.bergerbriggs.com

Area of Coverage: Southwest United States

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) 276-5627 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: Parker Wellington, Jr. Internet: www.bandwins.com

Areas of Coverage: CT, MA, NH, RI, VT

Brier Insurance Agency

30 Maple Drive Wexford, PA 15090 Phone: (724) 935-5924 Fax: (724) 935-1730 Contact: Dana Brier

Internet: www.brieragency.com

Area of Coverage: PA

Brown & Brown Public Entity Services

One International Centre 100 N.E. Loop 410, Suite 965 San Antonio, TX 78216 Phone: (210) 340-8985 Fax: (210) 340-8986 Contact: Robert Hughes Internet: www.bbpes.com Area of Coverage: United States

Burns & Wilcox Ltd.

2301 E. Lamar Boulevard Arlington, TX 76006 Phone: (800) 442-1496 Fax: (817) 652-9090 Contact: Sheila Hailey

Internet: www.burnsandwilcox.com

Area of Coverage: TX

Business Insurance Specialists, Inc.

P.O. Box 1430 Brookfields, WI 53008 Phone: (262) 446-3860 Fax: (262) 446-3865 Contact: Tim Young

Internet: www.businessinsurancespecialists.com

Area of Coverage: United States

Cambridge General Agency

100 Pine Street, Suite 250 San Francisco, CA 94111 Phone: (415) 955-8555 ext. 57 Fax: (415) 394-6305

Contact: Julie Sylim-Uang Internet: www.cambridgega.com

Area of Coverage: CA

Central Insurance Agency, Inc.

6000 North Lamar Boulevard. Suite 100

Austin, TX 78761 Phone: (512) 451-6551 Fax: (512) 454-0183 Contact: Scott Raper Internet: www.centralins.com Area of Coverage: TX

Centralia General Agencies, Inc.

P.O. Box 698 209 ½ W. Main Street Centralia, WA 98531 Phone: (360) 736-8281

(800) 700-8281 Fax: (360) 736-4740

Contact: Terry Mosier or Janine Hislop Internet: www.centraliageneralins.com

Area of Coverage: WA

Chamber Insurance Agency Services LLC

1700 Market Street, Suite 2000 Philadelphia, PA 19103

Phone: (215) 255-6471 Fax: (877)-594-6502

Contact: Susan DiDomenico Internet: www.chamberagent.com

Area of Coverage: United States (except FL)

Chamberlin Insurance

764 Campbell Avenue West Haven, CT 06516 Phone: (203) 932-5877 Fax: (203) 932-9328 Contact: Roger Chamberlin

Internet: www.chamberlininsurance.com

Area of Coverage: CT

Connelly-Campion-Wright

704 Belmar Plaza Belmar, NJ 07719 Phone: (800) 924-2809 Fax: (732) 681-4951 Contact: Tara Maolini

Internet: www.ccwinsurance.com

Area of Coverage: NJ

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: www.co-group.com

Areas of Coverage: CT, MA, ME, NH, RI, VT

Continental/Marmosrstein & Malone Insurance

305 Route 17 South Paramus, NJ 07652 Phone: (800) 932-0849 Fax: (201) 261-8922 Contact: Michael Kane

Internet: www.ca-group.com
Areas of Coverage: CT, NJ, NY

Cooney, Rikard & Curtin, Inc. (CRCINS)

P.O. Box 59689

Birmingham, AL 35259-9689

Phone: (205) 870-7790; (800) 824-1709

Fax: (205) 879-3739 Contact: Charles Wood Internet: www.crcins.com Area of Coverage: United States

Crawley Warren Insurance Services, Inc.

100 California, Suite 650 San Francisco, CA 94111 Phone: (415) 544-0969 ext. 304

Fax: (415) 544-0974 Contact: Cass Alimonti

Internet: www.crawleywarrenins.com

Areas of Coverage: CA, HI

Crump Insurance Services NW

21540 30th Drive SE, Suite 100

Bothell, WA 98021 Phone: (800) 221-9628 Fax: (425) 398-1133

Contact: Leslie Myer or Terry Brown Internet: www.crumpins.com Areas of Coverage: OR, WA

Custom Environmental Insurance

P.O. Box 29664 Richmond, VA 23242

Timonium, MD 21093

Phone: (804) 876-4120, (877) 826-5268

Fax: (804) 876-4119 Contact: Kara Koedel Internet: www.tankcov.com Area of Coverage: United States

Dana Insurance and Risk Management

9B West Ridgely Road, Suite 100

Phone: (800) 821-1990 Fax: (410) 821-1997 Contact: Dave Resch Internet: www.dana-ins.com Area of Coverage: United States

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: MA

Delaware Valley Underwriting Agency, Inc.

420 S. York Road Hatboro, PA 19040

Phone: (215) 443-3500; (800) 388-0215

Fax: (215) 672-7983 Contact: Rita Hanebury Internet: www.dvua.com

Areas of Coverage: DE, MD, NJ, NY, OH, PA, VA, WV

Dennis Insurance Agency

822 Market Street, Suite 3 Zanesville, OH 43701 Phone: (800) 450-7117 Fax: (740) 450-0203 Contact: Jeff Dennis

Internet: www.dennisinsuranceagency.com

Area of Coverage: OH

Environmental Insurance Agency

P.O. Box 23605 Portland, OR 97281 Phone: (503) 977-3333 Fax: (503) 977-3334 Contact: Jenn Hickey Internet: www.eiains.com Area of Coverage: United States

Environmental Insurance Agency, Inc.

138 Chatsworth Avenue, Suite 2

Larchmont, NY 10538 Phone: (914) 833-5100 Fax: (914) 833-5102 Contact: Susan Neuman

Internet: www.enviroinsurance.com Area of Coverage: United States

First American Insurance Agency, Inc.

625 Front Street Chiocpee, MA 01013 Phone: (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) 528-1526 Contact: Bob Ford Internet: NA

Areas of Coverage: IL, IN, MI, MN, OH

Four Star Insurance Agency, Inc.

5835 Pearl Road Parma, OH 44130 Phone: (440) 888-4525 Fax: (440) 888-0320 Contact: Joe Germana

Internet: www.fourstarinsurance.com

Area of Coverage: OH

Fox and Fox Insurance Agency, Inc.

101 East 38th Street Indianapolis, IN 46205 Phone: (317) 925-1456 Fax: (317) 927-5178 Contact: Jim Fox

Internet: NA

Area of Coverage: United States

Gallen Insurance

2237 Lancaster Pike Shillington, PA 19607 Phone: (610) 777-4123 Fax: (610) 777-9957 Contact: Allen Convey

Internet: NA

Area of Coverage: PA

Garrett Insurance Company

P.O. Box 1425

Kerrville, TX 78029-1425 Phone: (830) 896-6600 Fax: (839) 896-1822 Contact: Bob Shmerbeck

Internet: www.garrettinsurance.com

Area of Coverage: TX

GBP Risk Solutions

P.O. Box 13598

Tucson, AZ 85732-3598

Phone: (520) 571-7737; (800) 933-9646

Fax: (520) 571-9115 Contact: Rick Gregson Internet: www.gbprs.com Area of Coverage: AZ

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 Ave. NE, Suite 210 Bellevue, WA 98004

Phone: (800) 562-8095
Fax: (425) 453-8696
Contact: Lillian Nixon
Internet: gogus.com
Areas of Coverage: WA, OR

GST Group, Inc.

2291 Bristol Pike Bensalem, PA 19020 Phone: (800) 220-2088 Fax: (215) 245-0422 Contact: Mike Smith

Internet: www.gstgroup.com

Areas of Coverage: DC, DE, MD, NJ, NY, PA, VA

Highland Insurance, Inc.

P.O. Box 2487 Huntington, WV 25725-2487 Phone: (304) 529-3381 Fax: (304) 529-6623

Contact: Robert Cline

Internet: NA

Areas of Coverage: KY, OH, VA, WV

Hill & Kehne, LLC

2300 Wisconsin Ave., 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

Hometown Insurance of Smithtown

1461 Lakeland Avenue, Suite 3

Bohemia, NY 11716 Phone: (631) 589-0100 Fax: (516) 589-0164 Contact: Eric Keiffert

Internet: NA

Area of Coverage: NY

Hudson & Muma, Inc

4600 Coolidge Hwy, 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

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

Areas of Coverage: AK, CA, ID, OR, WA

Intercorp, Inc.

1438-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

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

Lisuzzo Insurance Agency, Inc.

1535 Central Avenue Albany, NY 12205 Phone: (518) 869-4466 Fax: (518) 869-4296 Contact: Steve Lisuzzo Internet: www.lisuzzo.com Areas of Coverage: FL, NY, PA

LJM Insurance Agency, Inc.

327 Union Ave

Framingham, MA 01702 Phone: (508) 872-0662 ext 18

Fax: (508) 879-5299

Contact: Michael Hackett (mhackett@ljmins.com)

Internet: ljmins.com

Areas of Coverage: MA, CT, RI, NH, ME, VT

M.J. Kelly

P.O. Box 231 Turners, MO 65765 Phone: (800) 725-7211 Fax: (417) 883-7103 Contact: Lori Drake Internet: www.mjkelly.com

Areas of Coverage: AR, FL, IA, IL, KS, MO, OK

Marsh

P.O. Box 2151

Spokane, WA 99210-2151 Phone: (800) 525-7012 Fax: (509) 358-3937 Contact: Michele Williams Internet: www.marsh.com Area of Coverage: WA

McElveen Insurance Agency, Inc.

(Division of Arthur J. Gallagher and Co.)

700 West Prien Lake Road Lake Charles, LA 70601 Phone: (337) 478-5485 Fax: (337) 478-8660 Contact: Louis Todd Internet: www.ajg.com

Area of Coverage: United States

McNamara Company

1330 Highway 96 East St. Paul, MN 55110 Phone: (651) 426-0607 Fax: (651) 426-2031

Contact: Kathleen McNamara

Internet: www.mcnamaracompany.com Area of Coverage: United States

Midwest General Agency

3300 Birch Street Eau Claire, WI 54702 Phone: (715) 832-4000 Fax: (715) 834-7117 Contact: Tim Proue Internet: www.mgarws.com Areas of Coverage: MN, WI

Morgan-Marrow Environmental Insurance

484 Viking Drive, Suite 140 Virginia Beach, VA 23452 Phone: (800) 683-8493 Fax: (757) 431-8256 Contact: Sandy Whitaker

Internet: www.mmenvironmental.com Area of Coverage: United States

Morrell, Butz, & Junker, Inc.

100 Park Manor Drive Pittsburgh, PA 15205

Phone: (412) 571-1010; (888) 222-8891

Fax: (412) 446-1022 Contact: Bill Kaiser

Internet: www.mbjinsurance.com Area of Coverage: United States

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 America Insurance

P.O. Box 366

Avon, OH 44011-0366 Phone: (440) 934-7766 Fax: (440) 934-1941 Contact: Lou Sukalski

Internet: www.taxi-insurance.com Areas of Coverage: OH, WV

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

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

Ogren Insurance

6929 Hohmen Avenue Hammond, IN 46324 Phone: (219) 933-0076 Fax: (219) 933-0080 Contact: Thomas Ogren

Internet: www.ogreninsurance.com

Areas of Coverage: Alabama, AZ, CO, FL, ID, IL, IN,

MI, OH, PA, TX, VA, WI

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

Professional Liability Brokers and Consultants

175 E. Hawthorn Parkway, Suite 310

Vernon Hills, IL 60061 Phone: (847) 816-4480 Fax: (847) 816-4484 Contact: Erv Kranberg Internet: www.plbc.com

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

Rebsamen Insurance

P.O. Box 50810 Springfield, MO 65805 Phone: (417) 866-7222 Fax: (417) 866-0712 Contact: John West

Internet: www.rebsamen.com Area of Coverage: United States

ReleaseGuard

615 N Capital Avenue Lansing, MI 48933 Phone: (866) 423-4878 Fax: (517) 371-7121 Contact: Allen Chadderdon Internet: www.releaseguard.com Area of Coverage: United States

RISC

2001 Bryan Street, Suite 2900

Dallas, TX 75201

Phone: (214) 954-0707 ext.101; (800) 725-7472

Fax: (214) 954-0999 Contact: Jere Freel Internet: www.gorisc.com Area of Coverage: United States

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: www.sigelinsurance.com Areas of Coverage: DE, MD, NJ, PA

Specialty Risk Associates, Inc.

2800 Youree Drive, 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

Tejas American General Agency, LLC (TAGA)

P.O. Box 3009

Cedar Park, TX 78630

Phone: (512) 346-0030; (888) 999-8242

Fax: (512) 342-2803 Contact: Anita Herzog Internet: www.taga1.com Area of Coverage: TX

The DJB Group

231 Chestnut Street Meadville, PA 16335 Phone: (814) 724-1516 Fax: (814) 337-2793 Contact: Daniel J. Severo Internet: www.djbgroup.com Areas of Coverage: OH, PA, WV

The McCall Insurance Agency, Inc.

609 West 15th Street, 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

The Spofford Group Insurance Brokerage LTD

14 Main Street Hingham, MA 02043 Phone: (781) 740-8990 Fax: (781) 740 8770 Contact: Mark L. Liffers

Internet: www.spoffordgroup.com Area of Coverage: United States

Tower Special Facilities, Inc.

N14 W23777 Stone Ridge Drive, Suite 140

Waukesha, WI 53188

Phone: (262) 513-6000 ext. 24; (800) 837-1525

Fax: (262) 513-6010 Contact: Gary Kubesch

Internet: www.towerspecial.com Area of Coverage: United States

True Benchmark Insurance Services

1100 Jorie Boulevard, Suite 126

Oak Brook, IL 60523 Phone: (630) 645-0500 Fax: (630) 645-0501 Contact: Michael White

Internet: NA

Area of Coverage: United States

United Assurance, Inc.

16-00 Pollitt Drive Fair Lawn, NJ 07410 Phone: (800) 866-0161 Fax: (201) 797-4455 Contact: Thomas Perna

Internet: www.unitedassurance.com Area of Coverage: North East United States

USAssure Insurance Services, Inc.

P.O. Box 10670

Jacksonville, FL 32247-0670 Phone: (800) 713-1158 Fax: (904) 224-7903 Contact: Jenny Roberts Internet: USAssure.com

Area of Coverage: United States

USI Southwest

1445 Ross Avenue Suite 4200

Dallas, TX 75202 Phone: (214) 443-3103 Fax: (214) 443-3900

Contact: Shawn Heiser (shawn.heiser@usi.biz)

Internet: www.usi.biz

Area of Coverage: United States

STI (Underground Storage Tank Insurance of Ohio)

210 Bell Street

Chagrin Falls, OH 44022 Phone: (440) 247-3750 Fax: (440) 247-3720

Contact: Robert T. Barbero, CPCU

Area of Coverage: Ohio only - Ohio UST deductible

coverage

Westex Insurance Agency

15701 Henderson Pass San Antonio, TX 78232

Phone: (201) 494-9105, (800) 299-2211

Fax: ((210) 494-0079 Contact: John F. Thabet Internet: www.westexia.com Area of Coverage: TX

WISA, Inc.

P.O. Box 7568 Ewing, NJ 08628 Phone: (609) 883-4190 Fax: (609) 538-0274 Contact: Neil Wesley

Internet: www.wesleyinsurance.com Area of Coverage: United States

Willis of New York, Inc.

7 Hanover Square New York, New York 10004 Phone: (212) 837-0413 Fax: (212) 344-8511 Contact: John Reynolds Internet: www.willis.som

Area of Coverage: United States

Worldwide Facilities, Inc.

3530 Wilshire Boulevard, Suite 1500

Los Angeles, CA 90010 Phone: (213) 380-4670 Fax: (213) 384-5180 Contact: Davis Moore

Internet: NA

Area of Coverage: United States

Zain Jeewanjee Insurance Agency

6155 Almaden Expressway San Jose, CA 95120

Phone: (408) 997-7718; (800) 257-7718

Fax: (408) 997-7890 Contact: Zain Jeewanjee Internet: www.jeewanjee.com

Areas of Coverage: AZ, CA, FL, GA, IL, NJ, NY, TX,

VA

Zutz Insurance / Professional Liability Insurance

P.O. Box 2287 Wilmington, DE 19899

Phone: (302) 658-8000; (800) 441-9385

Fax: (302) 658-8015 Contact: Matthew Doyl Internet: www.zutzgroup.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 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):
- 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 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 nonpayment 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 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, indicated 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 response 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 fir 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]