



## Instructions

The following Site Pollution Liability questionnaire and supplements will help the underwriter rate and quote your account accurately. Please be as complete as possible.

Here are a few areas to keep in mind as you assist your client in completing the information:

### **Application Information:**

- Applicant Name should reflect how they want their name to appear on the policy.
- Web Address – underwriters check these. If their website does not accurately reflect the quality of their operations, best to leave it blank.

### **Limits of Liability:**

- Most underwriters are not going to be willing to quote a bunch of options. Please select limits that reflect the insured's needs.

### **Coverage Options:**

- Cleanup Costs – will provide just 1<sup>st</sup> party onsite cleanup of pollution conditions.
- 3<sup>rd</sup> Party Liability – will provide for a claim from a pollution condition that migrates from your site and impacts someone else.
- New Conditions – typically does not require an environmental report on the property, and only covers new conditions going forward.
- Historical Conditions – coverage from a specific date backward in history. Typically requires at least a Phase 1 environmental report.

### **Optional Coverages:**

- Mold, Lead-Based Paint & In-Place Asbestos coverages are available, but all require a professionally prepared management plan in place before coverage can be extended.

Note: This questionnaire is designed to gather the information that most carriers will need in order to provide a bindable quote. In order to bind coverage, the insured will likely need to complete a carrier-specific application.



**SITE POLLUTION LIABILITY QUESTIONNAIRE**

<b>APPLICANT INFORMATION</b>		
Applicant Name:		
Address:		
City:	State:	Zip:
Web Address:	Year Business Started:	Proposed Effective Date:

<b>LIMITS of LIABILITY</b>		
\$1MM/\$1MM	\$2MM/\$4MM	\$5MM/\$5MM
\$1MM/\$2MM	\$3MM/\$3MM	\$5MM/\$10MM
\$2MM/\$2MM	\$4MM/\$4MM	\$10MM/\$10MM

<b>DEDUCTIBLE or SIR</b>		
\$2,500	\$10,000	\$50,000
\$5,000	\$25,000	\$100,000

<b>COVERAGE OPTIONS</b>			
Liability Type:	Cleanup Costs Only	Coverage Type:	New Conditions Only
	3 <sup>rd</sup> Party Liability Only		Historical Conditions Only
	Cleanup & 3 <sup>rd</sup> Party Liability		New & Historical Conditions

<b>EXISTING COVERAGE</b>					
Carrier Name:		Limits:		Expiring Premium:	
Policy Term:		Deductible:		Current Retro:	

<b>ADDITIONAL NAMED INSUREDS</b>	
Named Insured	Relationship

<b>SITE ASSESSMENTS</b>		
Have any Phase 1 environmental site assessments been done on the site in the last 3 years?	Yes	If Yes, please explain:
	No	

**REAL ESTATE TYPE**

	# of Sites	Total Sq. Ft. of Buildings		# of Sites	Total Sq. Ft. of Buildings
Agricultural			Office Buildings		
Airport			Oil Recycler		
Apartment/Condos			Oil Terminals - Bulk Storage		
Auto Dealers			Plating		
Auto Service/Repair			Power/Utility Facility		
Chemical Manufacturer			Restaurant		
Convenience Store			Retail		
Dry Cleaner			Schools		
Fertilizer Storage			Shopping Center		
Gas Station			Shopping Center w/ Dry Cleaner		
Golf Courses			Shopping Center w/ Dry Cleaner & Lube		
Hazardous Waste Treatment, Storage & Disposal Fac.			Shopping Center w/ Lube, Oil, Filter		
Hotels/Motels			Strip Mall		
Industrial Park - Heavy			Strip Mall w/ Dry Cleaner		
Industrial Park - Medium			Strip Mall w/ Dry Cleaner & Lube		
Industrial Park - Light			Strip Mall w/ Lube, Oil, Filter		
Landfill/Dumpsite			Vacant Land		
Manufacturing - Heavy			Vacant Land Under Development		
Manufacturing - Medium			Warehouse		
Manufacturing - Light			Waste Treatment Facility		
Municipalities			Wastewater Treatment Plant		
Nursing Homes			Water Treatment Plant		

**CURRENT SITE USE**

Describe the intended operations for the site(s), and describe any planned site development activity, such as demolition, renovation, new construction, etc.					
Describe in detail the prior uses of the site(s):					
For each direction, describe the land uses of neighboring properties within 1/2 mile of applicant's site(s).	North				
	South				
	East				
	West				
Is applicant the property owner or a tenant?	Owner		Is applicant the sole occupant of the site(s)?	Yes	
	Tenant			No	
If applicable, describe operations of other occupants of the site:					

<b>POTENTIAL EXPOSURES</b>		
Is any known contamination present at the site, remediation activities?	Yes	If yes, explain:
	No	
Are there any on-site waste disposal activities?	Yes	If yes, explain:
	No	
Is the property the subject of a transaction (purchase, refinance, etc)?	Yes	If yes, explain:
	No	

<b>STORAGE TANKS</b>		
Are there, or have there ever been, any above ground or underground storage tanks on the site? If Yes, complete the tank supplement below.	Yes	
	No	

<b>OPTIONAL COVERAGES</b>		
<b>MOLD:</b> Does the applicant want coverage for Mold? If yes, complete the mold section below	Yes	
	No	
<b>MOLD:</b> Does the applicant have a professionally prepared mold management plan in place?	Yes	
	No	
<b>LEAD:</b> Does the applicant want coverage for Lead-Based Paint? If yes, complete the lead section below	Yes	
	No	
<b>LEAD:</b> Does the applicant have a professionally prepared lead management plan in place?	Yes	
	No	
<b>ASBESTOS:</b> Does the applicant want coverage for In-Place Asbestos Containing Materials?	Yes	
	No	
<b>ASBESTOS:</b> Does the applicant have a professionally prepared asbestos management plan in place?	Yes	
	No	

<b>ADDITIONAL DETAILS</b>	
Enter any additional information you would like the underwriter to consider in reviewing this application:	

**MOLD QUESTIONNAIRE (complete only if coverage is wanted)**

Describe in detail the uses of all buildings on the site(s)				
Are there any known building defects?	Yes		If yes, please explain:	
	No			
What percentage of the total building square footage is under flat roofs?	%	Are any buildings located in a 100 year flood plain or area subject to periodic ponding or flooding?	Yes	
			No	
What percentage of the building square footage falls under these categories:	Under 25 years old		%	
	25 to 50 years old		%	
	Over 50 years old		%	
Are all bathrooms and dryers vented to the exterior?	Yes	Are exterior walls of any buildings exposed to wetness from manmade sources such as fountains or lawn sprinklers?	Yes	
	No		No	
Do exterior walls of any buildings have Exterior Insulation Finishing System (EIFS)?	Yes	Have any indoor air quality/mold studies been done at any site(s)?	Yes	
	No		No	
Have any water or indoor air quality related construction/maintenance defects been encountered?	Yes	Any current or past visible bacterial/mold growth at site(s)?	Yes	
	No		No	
Do tenant leases require prompt landlord notification in the event of water damage and/or mold growth?	Yes	Are all water damage or indoor air quality complaints responded to within 24 hours?	Yes	
	No		No	
Do all buildings have a full-time maintenance staff?	Yes	Does applicant respond in writing to the individual who issued the complaint explaining the corrective actions being taken?	Yes	
	No		No	
Please describe any facts or circumstances that may result in a claim against applicant arising from indoor air quality/mold at the site(s)? Also, please explain any questions answered "yes" above:				

**LEAD-BASED PAINT QUESTIONNAIRE (complete only if coverage is wanted)**

Were any of these buildings built prior to 1980?	Yes		Are you aware of any painted surface that is peeling, flaking or in need of repair?	Yes	
	No			No	
Have all units been repainted within the last 5 years?	Yes		Have there been any claims or suits involving lead-based paint contamination made against applicant over the past 5 years?	Yes	
	No			No	
Has applicant ever received any notices of lead contamination, a lead-poisoned tenant, or had any other correspondence regarding the existence of lead paint?	Yes		Are you in compliance with the Tenant Notification Rule of 1996 regarding lead-based paint?	Yes	
	No			No	
Explain any actions taken or that plan to be taken to reduce the presence of lead paint:					

**STORAGE TANK SUPPLEMENT**

Shaded columns use values from the Legend below.

No.	AST/UST	State Tank ID #	Size(gallons)	Contents	Year First Installed	Construction of Tanks	Construction of Piping	Secondary Containment	Leak Detection
1									
2									
3									
4									
5									
6									

Notes:

**Legend**

Contents	Construction of Tanks	Construction of Piping	Leak Detection
1 - Unleaded gas 2 - Leaded gas 3 - Diesel 4 - Heating Oil 5 - Waste Oil 6 - Kerosene 7 - Other Organic Chemicals 8 - Gaseous Materials 9 - Other Inorganic Chemicals 10 - Other (Please Explain)	1 - Double Wall Steel 2 - Double Wall Fiberglass 3 - Double Wall STIP3 4 - STIP3 5 - Bare Steel 6 - Fiberglass 7 - Line Steel 8 - Steel with Cathodic Protection 9 - Unknown	1 - Double Wall Flexible 2 - Double Wall Plexiglas 3 - Double Wall Steel 4 - Bare Steel 5 - Fiberglass 6 - Unknown	1 - Electronic 2 - Dip Stick 3 - Monitoring Well 4 - Integrity Test 5 - Statistical Inventory 6 - Soil Vapor Monitoring 7 - None 8 - Unknown