

Our Storage Tank Pollution Liability (STP) policy provides low cost, quality coverage for third party bodily injury, property damage and corrective action resulting from a confirmed release from scheduled storage tanks.

## PRODUCT FEATURES

- Policy/Certificate satisfies federal requirements for financial responsibility rules (where applicable)
- Policy responds to storage tank (both underground and above ground)
- Industry leading professional claims handling
- Storage tank coverage pioneer underwriting talent (25+ years standard experience)
- Superior customer service, including same-day turnaround
- Emergency response hotline
- Spill response kits available

## SPECIAL COVERAGES INCLUDE

- State fund deductible policies
- Limits and premiums to meet your clients needs
- Extra defense expense in addition to limits
- Loading and unloading included

## CAPACITY

### Policy Limits

Up to \$2,000,000 / \$5,000,000 (additional capacity may be available)

### Policy Term

12 months (24 months on select risks)

### Minimum Premium

\$350 per policy

### Retentions

Flexible deductible plans starting at \$5,000

## TARGET CLASSES

- Service stations
- Convenience stores
- Trucking and distribution centers
- Auto dealerships
- Petroleum distributors
- Fuel oil dealers
- Schools, colleges, universities
- Municipalities
- Hospitals
- Manufacturing plants
- Golf courses
- Hotels / motels
- Apartment condominiums

### Non-Eligible Classes

- Out-of-service tanks
- Empty tanks
- Residential tanks
- Sites with pending upgrades
- Non-petroleum containing storage tanks
- USTs greater than 30 years old
- Tanks in Louisiana or Arizona

## WHY CRUM & FORSTER

- AM Best financial strength rating of "A" (Excellent)
- Part of Fairfax Financial Holdings with \$28.1 billion in revenue
- Flexible underwriting approach
- Dedicated and responsive underwriting team
- Customer service-based culture applied to everything we do
- Prompt new business quotes and early renewal indications
- Risk engineering and claims specialization
- Emergency response teams available around the clock to respond to catastrophic/urgent claim events



## Environmental Team

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