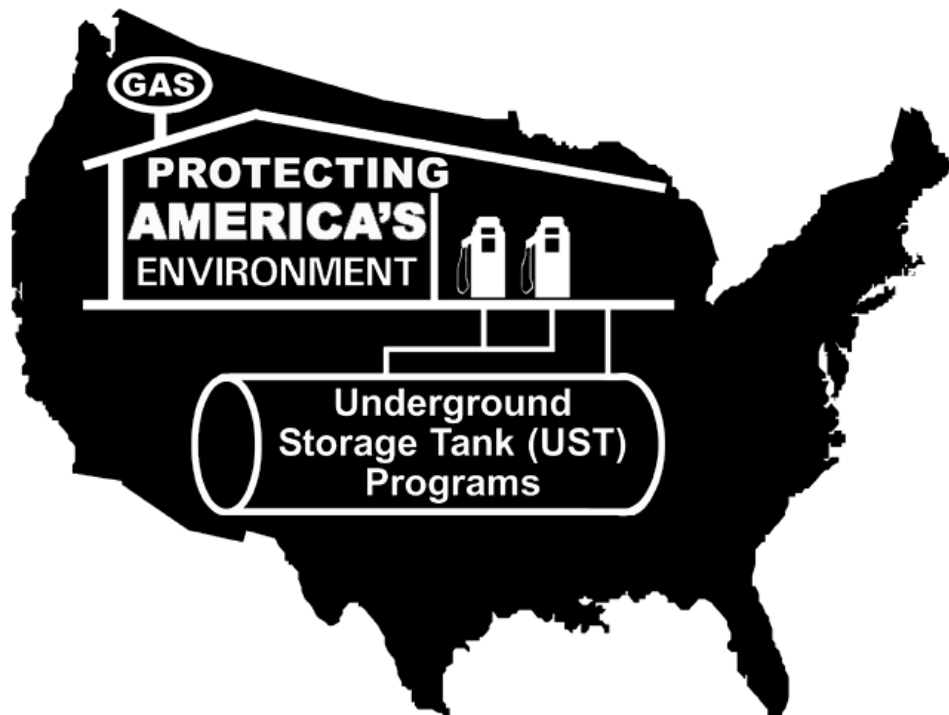




List Of Known Insurance Providers For Underground Storage Tank Owners And Operators



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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 as of the date of this publication.**

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 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>.**

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.

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.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.feinsurance.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, VA

Petroleum Marketers Management Insurance Company

2894 106th Street, Suite 220
Box 7628
Urbandale, IA 50323
Phone: (515) 334-3001
Fax: (515) 334-3013
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
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

Braleigh & 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

Capacity Group of NY, LLC
900 Merchants Concourse, Suite 414
Westbury, NY 11590
Phone: (516) 280-7676
Fax: (516) 280-7677
Contact: Vincent Franco
Area of Coverage: United States

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

Commonwealth Underwriters, Ltd.
P.O. Box 5441
Richmond, VA 23220
Phone: (804) 359-4568
Fax: (804) 359-6994
Contact: Ben Kusterer
Internet: www.commund.com
Area of Coverage: MD, NC, PA, VA

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
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
Timonium, MD 21093
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
Chicopee, 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

ISU BC Environmental Insurance Brokers, Inc.
1037 Suncastr 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

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: www.ljmins.com
Areas of Coverage: MA, CT, RI, NH, ME, VT

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

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
Conshohochon, 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

Public Risk Underwriters

(Division of Brown & Brown Insurance)
615 Crescent Executive Court, Suite 600
Lake Mary, FL 32746
Phone: (321) 832-1450
Fax: (321) 832-1489
Contact: Pat Adams
Internet: www.publicrisk.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.com
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 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 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 or 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 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]

United States
Environmental Protection
Agency

Solid Waste And
Emergency Response
5401P

EPA 510-B-09-002
June 2009
www.epa.gov/oust/pubs