# EPA 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 website 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 14 and 15 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 website.

## NEED MORE GENERAL INFORMATION ABOUT USTS OR FINANCIAL RESPONSIBILITY?

You can go to EPA's website 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.

#### 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, GU, PR, 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 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

## Berkley Environment, a division of Berkley Specialty Underwriting Managers LLC.

Three Ravinia Drive, Suite 500 Atlanta, GA 30346 Phone: (404) 443-2013 Fax: (888) 201-8109 Contact: Heather Rehm-Stelter Email: tanks@berkleysum.com Internet: www.berkleysum.com/environmental.htm Area of Coverage: United States

#### Chartis

100 Executive Drive, Suite 200 West Orange, NJ 07052 Phone: (973) 669-2347; (800) 336-2007 Fax: (973) 731-2288 Contact: Kristin Scott Internet: www.chartisinsurance.com Area of Coverage: United States

#### **Colony Specialty**

8720 Stony Point Parkway, Suite 300 Richmond, VA 23235 Phone: (800) 577-6614 Fax: (804) 327-3175 Internet: www.colonyspecialty.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 7<sup>th</sup> 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, VA, WI, WV

#### **Hudson Insurance Group Environmental**

100 William Street, 5th Floor New York, NY 10038 Phone: (212) 978-2812 Contact: David Corby Internet: www.hudsoninsgroup.com Area of Coverage: United States

#### **Liberty International Underwriters**

55 Water Street 18th Floor New York, NY 10041 Phone: (212) 208-4100 Internet: http://www.liu-usa.com Area of Coverage: United States

#### Petroleum Marketers Management Insurance Company (PMMIC)

Box 7628 Urbandale, IA 50323 Phone: (515) 334-3001 Fax: (515) 334-3013 Contact: Patrick Rounds Internet: www.pmmicinsurance.com Areas of Coverage: AZ, CT, IA, KS, NM, OR, WI

#### **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 7<sup>th</sup> 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

## 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 Cho-Yi Kwan, EPA's Office of Underground Storage Tanks, at 703-347-8908 or **kwan.choyi@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 Cho-Yi Kwan (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

#### AmWINS Program Underwriters, Inc.

214 Senate Avenue Camp Hill, PA 17001-0718 Phone: (717) 214-2800 Fax: (717) 214-2801 Contact: James Titus Internet: www.amwins.com/apu Areas of Coverage: United States, GU, PR

#### 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

#### **Axia Insurance Group**

209 West Central Street, Suite 102 Natick, MA 01760 Phone: (508) 651-2100 Fax: (508) 651-2101 Contact: Michael Hackett E-mail: mhackett@axiagroup.net Internet: www.axiagroup.net Areas of Coverage: CT, MA, NE, NH, RI, VT

#### **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 Street, 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.braleywellingtongroup.com Areas of Coverage: CT, MA, NH, RI, VT

#### Brian Spears Agency, Inc.

684 A Fairview Road P.O. Box 80280 Simpsonville, SC 29680 Phone: (864) 228-0754 Fax: (864) 228-0853 Contact: Brian Spears Internet: spearsb@nationwide.com Area of Coverage: SC

#### 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

#### **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 Internet: NA 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 Areas 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.ca-group.com Areas of Coverage: CT, MA, ME, NH, RI, VT

#### Continental/Marmorstein & 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 Ca<sup>l</sup>ifornia, 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

#### **Diversified Insurance Services**

100 N. Corporate Dr. Suite 100 Brookfield, WI 53045 Phone: (262) 439-4700 Fax: (262) 439-4899 Toll free 800-313-0172 Contact: Kathy Mikula Wistrom Internet: www.div-ins.com Area of Coverage: United States

#### Elliott, Powell, Baden & Baker Inc.

1521 SW Salmon Street Portland, OR 97205 Phone: (503) 227-1771 Fax: (503) 274-7644 Contact: Pam Wimmer Internet: www.epbb.com Area of Coverage: OR, WA, ID, MT, UT, AZ, AK

#### **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.

201 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 291425 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 Avenue NE, Suite 210 Bellevue, WA 98004 Phone: (800) 562-8095 Fax: (425) 453-8696 Contact: Lillian Nixon Internet: gogus.com Areas of Coverage: OR, WA

#### 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

#### Harrison, Fincher & Associates

2712 Middleburg Drive, Suite 203 Columbia, SC 29204 Phone: (803) 254-0330 Contact: Becky Fincher Internet: NA Areas of Coverage: GA, NC, SC

#### Hays Companies of Texas

10333 Richmond Avenue, Suite 720 Houston, TX 77042 Phone: (832) 209-4900 Fax: (832) 209-4865 Contact: John Watkins Email: Jwatkins@hayscompanies.com Internet: www.hayscompanies.com Area of Coverage: United States

#### 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 Avenue 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 Highway, 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

#### **Hutcherson Insurance Agency**

P. O. Box 430 Gainesville, TX 76241 Phone: (940) 665-4711 Fax: (940) 665-7363 Contact: Shelia Colwell Internet: hutchersoninsurance.com Areas of Coverage: OK, TX

#### 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

#### **Insurance Market**

31 Boland Court, Suite 127 Greenville, SC 29615-5044 Phone: (864) 335-4088; Fax: (864) 751-6333 Contact: Nick Yaworsky Internet: www.theinsurancemarketonline.com Areas of Coverage: CT, FL, GA, NC, PA, SC, TX

#### Intercorp, Inc.

138-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 Suncast 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

#### John Hackney Agency, Inc.

P.O. Box 998 3700 Nash Street North Wilson, North Carolina 27894 Phone: (252) 291-3111 ext. 209 Fax: (252) 291-6306 Direct Phone: (252) 265-8070 Contact: Mark A. Rosell Internet: mark@johnhackneyagency.com Areas of Coverage: GA, NC, SC, TN, VA

#### 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

#### Lockton Companies, LLC

444 West 47<sup>th</sup> 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

#### M3 Insurance Solutions, Inc.

3113 W. Beltline Highway B.O. Box 8950 Madison, WI 53708-8950 Phone: (608) 228-2703 Fax: (608) 273-1725 Contact: Heidi M. Lobraco Internet: www.m3ins.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: (757) 865-1900; (800) 683-8493 Fax: (757) 431-8256 Contact: Jason P. Magruder Internet: www.morganmarrow.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 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

#### **O'Dell Insurance Agency**

136 South Stygler Road Gahanna, Ohio 43230 Phone: (614) 475-4786; (800) 743-8467 Fax: (614) 475-7154 Contact: Kevin Becker Internet: www.undergroundtankinsurance.net Area of Coverage: OH

#### **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: AL, 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

#### Pollution and Property Insurance Specialists LLC

6 Lakeview Court North Brunswick, NJ 08902 Phone: (732) 348-8571 Fax: (732) 348-8572 Contact: Aldo Salonna Email: asalonna@ppisinsurance.net Areas of Coverage: DE, NJ, NY, PA

#### **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.publickrisk.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

#### **Rig Morgan Insurance**

P.O. Box 202438 Austin, TX 78720 Phone: (800) 291-1061 Fax: (512) 219-5601 Contact: Georgette Hardy E-mail: ghardy45@yahoo.com Internet: NA Area of Coverage: TX

#### 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

#### SilverStone Group

11516 Miracle Hills Drive, Suite 100 Omaha, NE 68154 Phone: (402) 964-5516; (800) 288-5501 Fax: (402) 557-6335 Contact: Andrew Fereday Area of Coverage: Midwest United States

#### 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

#### **Starfire Insurance**

2375 NE 25<sup>th</sup> Avenue, Suite C Ocala, FL 34470-3901 Phone: (352) 789-6683 Fax: (352) 789-6683 Contact: Mark Sears Email: mark@sffsllc.com Area of Coverage: FL

#### Tanksurance

110 East King Street Lancaster, PA 17602 Phone and Fax: (888) 910-8265 Contact: Tim Donnellon Internet: www.tanksurance.com Areas of Coverage: MD, NJ, NY, OH, PA

#### 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: Northeast United States

#### **USAssure Insurance Services, Inc.**

P.O. Box 10670 Jacksonville, FL 32247-0670 Phone : (800) 713-1158 Fax: (888) 828-9427 Contact: Erin Corbitt 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

## USTI (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: OH

#### Village Insurance Agency, Inc.

P.O. Box 579 Grove City, Ohio 43123 Phone: (614) 875-3010 Toll Free: (888) 875-3010 Fax: (614) 875-3030 Contact: Don Mulchaey Internet: www.viaoh.com Area of Coverage: OH

#### Wade S. Dunbar Insurance Agency

800 Atkinson Street Laurinburg, NC 28352 Phone: (910) 610-2352 Fax: (910) 277-3590 Contact: Cynthia Foland Internet: cynthia@wsdunbar.com Area of Coverage: NC

#### Wang Insurance Agency, Inc.

2620 Judah Street San Francisco, CA 94122 Phone: (415) 731-7062 Fax: (415) 731-8168 Contact: Paul Wang Internet: www.wangins.com Area of Coverage: CA

#### Watson Agency

P.O. Box 249 Chesnee, SC 29323 Phone: (800) 869-2204 Fax: (864) 461-3980 Contact: Randy Roberts Internet: www.watsonagency.net Area of Coverage: SC

#### 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 HRH

Three Copley Place, Suite 300 Boston, MA 02116 Phone: (617) 351-7530 Cell phone: (781) 500-9244 Contact: Michael Balmer Internet: www.willis.com/Client\_Solutions/Services/ Environmental/ 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 nonpayment 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 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 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-12-001 July 2012 www.epa.gov/oust/pubs