

CLIENT ADVISORY

Environmental Claims, Part II

Leading Questions to Determine Client Exposure

In [Part One](#) of this article series, we described claims scenarios that can result from your clients known, and unknown, environmental exposures. Because it's often difficult to know when an environmental policy is necessary, we've compiled a list of leading questions that will help your client consider their environmental exposure.

For Contracting, Consulting and Transportation Risks

- Do you ever have any contracts that ask for contractors' pollution liability coverage? How have you responded to those requirements?
- Do you think there could be any additional jobs available to you if you carried this kind of coverage?
- Do you ever do any digging or excavation? What would happen if you hit an unknown pipeline or storage tank?
- Do you ever do any work around/consult on the removal or testing of lead paint or asbestos? What would happen if you didn't remove it all or dispose of it correctly? Are you involved in any way with Indoor Air Quality Testing?
- Do you ever do any work around or provide consultation about hazardous materials? What about the transport/permitting of hazardous materials?
- Do you ever haul or have you ever hauled any soils or other material?
- Do you ever arrange for the disposal of any hazardous material?

For Site Risks

- Think about the waste that your facility produces. Is anything considered a hazardous material? If so, how do you dispose of it?
- Do you use a specific company or do you directly transport it?
- Do you sign-off on any manifests as a generator of hazardous wastes?
- Do you store any hazardous chemicals on-site, even temporarily?
- Do you have any environmental permits? If so, which ones? Have you had any previous issues or any history of violations?
- Do you have any storage tanks on-site? What's in them?
- Do you have any kind of secondary containment around those tanks?
- What is your general philosophy regarding your environmental exposures?
- Do you have a written environmental plan or program?
- Do you have a plan that details reactions in the event of a fire or a neighbor who claimed injury from a pollution release?
- Think about your neighbors – are there any sensitive environments such as schools, daycare centers or residential areas nearby? What would happen to any runoff water if you had a fire?
- Have you ever had any spills – even small ones – on your property? How did you handle them?
- Tell me about the products you make and how you transport them. How would you deal with a roll-over on the road or wreck that resulted in those products spilling?
- Have you ever considered how much it would cost you in the worst-case scenario in terms of a fire or release of chemicals on your site?
- How concerned are you over your environmental exposures and your footprint as a company?

Please contact your AmWINS environmental broker if you have questions or need assistance.

Special thanks to Rockhill Environmental who provided this valuable content.

▶ To learn more about how AmWINS can help you place coverage for your clients, reach out to your local AmWINS broker or marketing@amwins.com.

If you do not have a contact at AmWINS to help with your environmental risks, [click here for a list of brokers on our website](#).

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