

# Insure your farm, residential and heating tanks\*

Think you could afford the cleanup bill if your farm, residential or heating tank leaked?

Cleaning up petroleum-contaminated soils can cost thousands of dollars, and the cost can escalate to hundreds of thousands if the fuel reaches groundwater. Furthermore, you could face thousands of dollars in compensatory damages if your neighbors suffer bodily injury or property damage.

Your homeowner's or commercial business policy probably does not include coverage for pollution cleanup costs.

The Petroleum Storage Tank Fund (PSTF), which provides petroleum liability insurance for most of the state's regulated petroleum tanks, also provides liability insurance for:

- Farm tanks
- Heating tanks
- Residential tanks

The total annual cost for coverage is \$5 for each heating tank and \$25 for each farm and residential tank.

# Coverage and benefits\*\*

- Accidental releases that commence during the policy period
- Approved petroleum cleanup costs
- Third-party bodily injury and property damage arising from an accidental release
- Up to \$100,000 per occurrence per annum

\*\* Coverage as indicated in your policy and endorsements. The limits of liability apply to the aggregate of all releases commencing during an annual policy period. There is a \$100 deductible per annum for heating tanks and a \$2,000 deductible per annum for farm tanks. *The policy does not cover tank installations, removals, repairs, or replacement, or pre-existing contamination.* 

## **Application process**

To apply for insurance, submit your completed application (on the reverse side) to the PSTF for review. Do not send the *non-refundable* \$5-per-heating-tank or \$25-per-farm-tank fee with the application. You will be billed the application fee if your application is accepted. Coverage begins when the application fee is received.

\* Heating tank means any tank with a capacity of more than 110 gallons situated above ground or underground that is used for storing heating oil for consumptive use on the premises where stored. Farm tank means any above ground or underground tank, with a capacity of more than 110 gallons but less than1,100 gallons, used for storing motor fuel for non-commercial purposes. The tank must be located on property devoted to the production of crops or raising animals (including fish), range land, and nurseries with growing operations. Residential tank means any tank with the capacity of more than 110 gallons but less than 1,100 gallons fuel for non-commercial purposes and is located on property primarily used for storing motor fuel for non-commercial purposes.

# HEATING, RESIDENTIAL AND FARM PETROLEUM TANK INSURANCE APPLICATION

Name of Property Owner			
Address of Property Owner			
City	State	ZIP	Phone
Are you currently insured with PSTF? Ye	es:No:		
Location of tank (site address)			
Number of tanks on site (see definitions	on reverse side): Heatir	ng oil: Farm:	Other:

**Instructions:** If you are applying for Heating Tank coverage, complete sections A and C. If you are applying for coverage for either Farm Tanks or Residential Tanks, complete sections B and C. If you are applying for Heating and Petroleum Farm Tank coverage, complete sections A, B and C.

#### **A. HEATING TANKS**

Check applicable boxes.		Owner occupied	
Type of tank:		Commercial property	
Above ground		Basement	
Underground		Approximate distance from heating oil tank to	
Location of tanks to residence or commercia	l	adjoining property line:	
building (check one):		Side: Back:	
In back of house/building			
On side of house/building		Underground storage tank:	
In front of house/building		Covered with soil	
In the basement		Covered with concrete	
Gallon capacity of tank:	_	Other. Explain:	
Age of tank: Age of piping:			
Age of oil furnace:		Above ground storage tank:	
Y go of on familation Y	N	Type of tank support structure	
Have you tested your tank & piping for leaks?		Steel legs	
		Wooden legs	
Last test date:		Concrete cradle	
		Tank structure sits on bare earth	
If yes, how often?		Tank structure sits on concrete pad	
Dwelling:	_		
Single residential dwelling		Other. Explain:	
Multiple residential dwelling			

#### **B. PETROLEUM FARM AND/OR RESIDENTIAL TANKS**

	Tank #1	Tank #2	Tank #3	Tank #4
Above ground or underground?				
Age of tank				
Gallon capacity of tank				
Contents (diesel, gas, oil, etc.)				
Tank material				
Piping material				
Piping type (pressure, suction, gravity)				

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#### C. SITE CONDITION: HEATING, FARM AND RESIDENTIAL TANKS

Is the tank currently in use? Noticeable ground staining from oil? Noticeable oil odor by tank or in dwelling? Dead or dying grass or foliage around tank? Site's drinking water source? (public water, p other)		Y Any known petroleum contamination in area? If yes, please describe Do you have other insurance that covers environmental loss or damage to others? If yes, name company: List names of heating oil or fuel distributors:	
Distance between water wells and tank Distance to nearest river, stream, lake, canal			_

### **IMPORTANT: PLEASE READ CAREFULLY BEFORE SIGNING BELOW**

I certify that I have examined the information submitted in this application and to the best of my knowledge, I believe the information to be true, accurate, and complete. I understand that submitting this application and any accompanying or supplemental materials does not bind me to accept an offer of insurance from the Idaho Petroleum Clean Water Trust Fund (IPCWTF) and does not bind the IPCWTF to offer a contract of insurance. I understand that if I am accepted and approved for insurance by the IPCWTF, this application, any attached documents, and any supplemental application forms and reports will be incorporated by reference into the contract of insurance issued by the IPCWTF.

Upon proper notice, I authorize the IPCWTF or its representatives to enter onto the site described in this application for the purpose of conducting any investigations or tests the IPCWTF deems necessary to evaluate this application. I understand that denying IPCWTF personnel or IPCWTF representatives reasonable access to the site described in this application for investigative or testing purposes may result in the denial of this application for insurance. I authorize the IPCWTF to obtain loss information from any of my previous or present insurers.

**Note:** It is unlawful for any person to make a false statement or representation of a material fact, knowing it to be false, or who knowingly fails to disclose a material fact in any application, examination, or statement required under the Idaho Petroleum Clean Water Trust Fund Act. *Idaho Code*, Section 41-4944. Underwriting records are exempt from public disclosure per *Idaho Code*, 9-340F (4).

## Χ

Signature of Applicant or Authorized Legal Representative

Date

For additional information or assistance, please contact the Boise office at 208-332-8100 or call our toll-free number 1-877-997-7664

Please mail completed application to PSTF, P.O. Box 83720, Boise, ID 83720-0044