

# ENVIRONMENTAL COVERAGE TARGETS, COVERAGES AND HOT SELLING INDUSTRIES

## Industry

### *Automotive Service*

#### Industry/Economic Outlook:

The woes of the auto industry are well-documented, but while cars may not be selling, they still need to be fixed. On any given main street in the U.S. there is at least one auto service shop. Auto service centers are expected to do well during the recession.

In many cases auto service centers operate on leased property, and many property owners require site-specific pollution coverage as a lease requirement.

Auto service centers have a variety of environmental exposure related to the use, storage and handling of hazardous materials and wastes. Many service centers also have storage tanks. Coverage for auto service centers is inexpensive and minimum premiums starting at \$2,500 for site-specific coverage. Tanks coverage minimums start at \$500

#### Environmental Exposure:

Underground storage tanks  
Aboveground storage tanks  
Waste paint, oil, solvents, parts cleaners  
Large quantities of hazardous materials, new motor oil, gasoline, paints & asbestos brake liners  
Leaky lift hoists

#### Applicable Coverages:

Forms:  
Site Specific pollution coverage – Claims Made  
Storage Tank Liability Coverage  
Endorsements:  
Non-owned Disposal site cleanup  
Tank-only coverage  
Sudden & accidental coverage

#### Submissions Requirements:

Site Specific Pollution Application (for full coverage)  
Storage Tank Application (if tank coverage only)  
Copies any waste disposal receipts  
Financials (can be after binding)