

Collaborating with



# ENVIRONMENTAL Site Specific Pollution Liability (SSP) for Fixed Based Operators

Berkley Environmental has partnered with its sister company, Berkley Aviation to offer industry leading Fixed Base Operator (FBO) environmental insurance. This program will address key environmental exposures that are inherent to general aviation support service providers.

Our Underwriting team of environmental professionals and aviation industry leaders work collaboratively to provide customized insurance solutions for your clients, and we are dedicated to building long-term relationships.



## BERKLEY ADVANTAGES

Berkley Environmental provides the services and financial strengths your clients need:

- Financial Strength – AM BEST “A+” rated company
- Centralized Underwriting Team with Fixed Based Operator Underwriting Experience
- Dedicated Environmental Claims Handling Team

## SSP APPLICATIONS TO THE AVIATION INDUSTRY

The SSP Policy provides coverage for the wide variety of exposures facing the Aviation Industry. Below are a few typical environmental exposures your clients may face:



FBOs can generate numerous waste streams, including solid, liquid, hazardous, and municipal. The identification, collection, storage and disposal of these numerous waste streams can be a difficult task for any operation. Improper waste handling, storage and disposal can result in regulatory fines, negative publicity, and on-site environmental contamination, all of which can result in significant harm to the FBO’s balance sheet. On many occasions, FBOs trust disposal companies to properly handle and disposal of these materials. Unfortunately, in many of these scenarios, disposal companies lack the experience and training to handle aviation related waste. Additionally, they lack financial resources or insurance to respond to incidences, leaving your client unprotected. Our Site Specific Pollution policy provides both third party transportation and third party blanket non-owned disposal sites to help protect Fixed Based Operators from exposure associated with handling and disposal of waste.



An FBO with leased space at the airport experienced a fuel spill on its site. The spill was the result of a broken supply line for an above ground storage tank located on the property. One thousand gallons of fuel was released into ditches on both sides of a roadway adjacent to the property, as well a neighboring river. In all, approximately 500 gallons entered the river. The insurance paid \$1M in remediation associated with the spill. Approximately 150 tons of soil was excavated. In order to remediate the river, dredging had to occur and river sediment monitoring plan was implemented.

## UNDERWRITING CONTACT:

To find out more about Berkley Site Specific Pollution Liability and applications to the Aviation Industry, contact:

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During the process of refueling an aircraft, a release of Jet A fuel occurred. The release was caused by a faulty connection. More than 500 gallons of fuel was released onto airport property. Luckily, the spill did not reach adjacent businesses, which could have shut down their operations.



As part of deicing process, employees for a Fixed Based Operator were transferring a highly toxic chemical, ethylene glycol, from hangar to airfield for use. During the transfer, an estimated 200 gallons of this chemical was spilled, exposing airport workers, passengers, airport property, and neighboring properties to the hazardous chemical.

## POLICY FEATURES & HIGHLIGHTS

Our Site Specific Pollution Liability (SSP) policy is a Claims Made and Reported pollution liability form. Berkley Environmental has designed the SSP policy to provide coverage to general aviation support service providers and flexibility to meet your client's unique needs and circumstances. The program will address key environmental exposures that are inherent to general aviation support service centers.

### Highlights Include:

- Coverage for aircraft refueling, deicing, and maintenance
- Coverage for Fixed Base Operator anywhere on airport property
- Coverage for Pollution Conditions resulting from third party transportation
- Definition of carrier includes property transported by auto, aircraft, watercraft, or rolling stock
- First and third party clean up cost of pollution conditions at, on, under, or migrating from a covered location
- Third party bodily injury and property damage including natural resource damage and diminution in value
- Coverage is provided for non-owned disposal sites on an unscheduled basis
- Coverage for underground/above ground storage tanks, with the ability to include financial responsibility
- No age restrictions on underground storage tanks
- Coverage for underground storage tanks - scheduled, unknown, and removed in accordance with federal, state, or local regulations
- Underground storage tanks (USTs) exclusion does not apply to septic tanks, sump pumps, oil/water separators, storm-waters collections systems, and USTs not on covered location

### SITE SPECIFIC POLLUTION LIABILITY (SSP) PROVIDES:

- Limits up to \$10,000,000
- Self Insured Retention as low as \$10,000
- Policy term up to 5 year
- Minimum premium as low as \$7,500

### SUBMISSION REQUIREMENTS:

- Complete and signed Berkley Site Specific Pollution Application
- Audited Financial Statements
- 3 years of GL, Property, and/or Pollution loss runs
- Tank Tightness Test results

Our underwriting team of professionals and industry leaders work to provide solutions for your clients. Our team's strength is in building long-term relationships through dedication, responsiveness, and accountability.

## BERKLEY SPECIALTY UNDERWRITING MANAGERS – PROVIDING INNOVATIVE SOLUTIONS

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