# Heating Oil Pollution Liability Insurance Program

## Why It Was Created

To make pollution liability coverage available for owners of **active** (in use) heating oil tanks because:

- Owners are responsible for cleanup of contamination if a leak occurs.
- Coverage is often not available from homeowners' insurance companies.

## **How It Is Funded**

The program is funded by a fee that heating oil dealers pay per gallon of heating oil sold. Heating oil is defined as diesel, kerosene or stove oil.

## **Success Of The Program**

As of December 2004, over 540 sites have been cleaned and over \$5,000,000 has been spent on claims.

## What Is Covered

- Up to \$60,000 for cleanup of contamination resulting from accidental releases that start after the active tank is registered with PLIA.
- Up to \$1500 for property restoration (e.g. landscaping).
- Costs in excess of other valid insurance or warranties.

## What Is Not Covered

- Releases from inactive tanks or other sources.
- Releases that started before registering with PLIA.
- Removal/repair/replacement of the tank/lines/furnace.
- Emergency heat restoration.

## **Real Estate Transactions**

If a registered owner sells the home, or transfers ownership in any way, the registration under the Heating Oil Pollution Liability Insurance Program ENDS. The new owner of the home must register with PLIA, in order to continue the insurance coverage. If the new owner does not register, they **WILL NOT** have coverage.

# POLLUTION LIABILITY INSURANCE AGENCY

## **How To Apply For Insurance**

- There is no cost to you to register.
- You must complete and submit to PLIA the attached registration form (instructions on reverse).
- You are registered when PLIA receives your completed registration form.
- You **must** be registered with PLIA **prior** to the start of any accidental release in order for the cleanup to be covered.
- When PLIA receives your completed registration form, you will be mailed a confirmation. If you do not receive a confirmation within 14 days please contact PLIA at 1-800-822-3905 or (360) 586-5997.

## **How Are Claims Filed**

If you suspect a release from your active, registered heating oil tank, you must contact PLIA at 1-800-822-3905 or (360) 586-5997 to file a claim.

- PLIA will investigate the claim, including taking photos of your property and the failed tank.
- You will hire a contractor to do the cleanup. The contractor must be picked from the list that will be provided by PLIA when you file a claim.
- All work must be approved by PLIA **before** the work starts.

The information contained in this publication is not inclusive of all information provided in WAC 374-70, the rules governing the Heating Oil Pollution Liability Insurance Program, nor is it inclusive of all information provided in the insurance policy. These documents will be provided to you in the event of a claim or upon request.



Published by: State of Washington Pollution Liability Insurance Agency 1015 10<sup>th</sup> Ave SE, PO Box 40930 Olympia, WA 98504-0930 (360) 586-5997 • (800) 822-3905 Fax: (360) 586-7187

www.plia.wa.gov

(Retain for your records) Revised 7/05

## Registration Form

oner Address where tank is located:			
Mailing Address	_ Street Addres	SS	
State	City		State
ZipPhone ( )	_ Zip	County	
Is the property where the tank(s) are located currently occur	ipied by the owner?		
When did you purchase the property? Name	e of previous owner		
Other authorized parties:			
Number of active heating oil tank(s) used for space heating	g on the premises:		
Please identify each tank as Underground, Aboveground, o	r Basement:		
Tank 1 Tank 2		Tank 3	
attest that the information provided on this form is true ar	nd correct.		
Signature of Owner			Date
HEATING OIL DI	EALER ENDORSI Option A)	EMENT	
I attest that the tank identified on this registration form is this registration.	an active tank and h	nas been an active tank	x for 18 months prior to
Signature of Heating Oil Dealer		Deal	er's Company Name
detach here			detach here

# Registration Procedures

- 1. **Complete the registration form above.** The form must be signed by the heating oil tank **owner**.
- 2. Include with the completed registration form the documentation required to prove that the tank has been active for 18 months prior to registration.

Documentation must include **one** of the following:

## **Option A**

Completion of the Heating Oil Endorsement section on the registration form.

### Option B

Copies of invoices or canceled checks for receipt of heating oil at the tank(s) you wish to register, for 18 months prior to this registration.

3. Mail or fax completed registration form and required documentation to:

Pollution Liability Insurance Agency P.O. Box 40930 Olympia, WA 98504-0930

Fax: (360) 586-7187