



## Storage Tank Coverage

### Times Are Changing. Is Your Storage Tank Coverage Changing Too?

Not all storage tank policies are created equal. In recent months, we have seen long-term carriers come and go for this risk. As you change carriers, the biggest concern is what terms have changed and how do those changes affect my clients' coverage.

Since storage tank policies are unique, you need a broker with storage tank experience to help protect you and your client from surprise changes in policy terms.

Towerstone has more than twenty years of experience and expertise in the environmental marketplace. We are here to support you by reviewing your existing storage tank policies and by assisting you with the placement of new storage tank coverage for your clients.

### Market Summary

<b>Limits:</b>	Up to \$10,000,000 in capacity
<b>Deductible:</b>	As low as \$5,000
<b>Retroactive Dates:</b>	Honored in most cases
<b>A.M. Best Rating:</b>	A (Excellent), VII or better
<b>Compliance:</b>	Generally accepted as proof of financial responsibility

*Towerstone has markets for both aboveground storage tanks (AST's) and underground storage tanks (UST's).*

*The types of accounts that may have this exposure include:*

- *Gas Stations*
- *Grocery Stores*
- *Convenience Stores*
- *Truck Stops*
- *Oil and Gas Operations*
- *Agricultural Operations*
- *Auto and Truck Fleets*
- *Aircraft Operations*
- *Watercraft Operations*
- *Municipalities*
- *Industrial*
- *Waste Treatment*