

# Premises Pollution Exposure Scenarios

## Agricultural Risks

CHUBB®



### **Fertilizer Tank Exposure**

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#### **Incident**

A 25,000 gallon aboveground storage tank containing fertilizer leaked at an agricultural chemical distributor. The chemical materials initially went into the secondary containment system, but the stormwater plug was removed and so the materials eventually spilled onto the ground.

#### **Effect**

The surrounding soil was contaminated by the fertilizer and had to be removed and transported to a hazardous waste facility.

### **Tank Truck Release**

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#### **Incident**

While a tanker truck was filling up with fertilizer at a loading rack at an agriculture chemical distributor, the machinery malfunctioned and some of the fertilizer spilled onto ground and flowed into a storm drain.

#### **Effect**

The storm drain emptied into a stream populated with an endangered species

of fish. The fertilizer caused an algal bloom, resulting in a fish kill. In addition to being required to perform remediation, the business was fined for intangible damages, including natural resource damages.

### **Refrigerated Warehouse Exposure**

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#### **Incident**

A refrigeration system in a cold storage warehouse containing apples leaked ammonia. The day was humid so the ammonia did not immediately disperse and an ammonia cloud traveled off site.

#### **Effect**

Surrounding businesses were briefly shut down and emergency responders were summoned to contain the incident. Several third-party individuals came into contact with the ammonia cloud and went to the local emergency room complaining of respiratory distress. Operations at the warehouse were shut down for several days.

## **AST Release**

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### **Incident**

An aboveground diesel storage tank located at a grain-processing facility leaked due to corroded piping that ran underground from the tank to a boiler. An estimated 250 gallons of fuel was lost.

### **Effect**

The surrounding soil and shallow groundwater were contaminated within a radius of 300 feet from the location of the leak. Both the soil and groundwater required remediation and long-term monitoring. Cleanup was estimated to take 2 years.

## **Warehouse Fire Exposure**

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### **Incident**

A fire occurred in an agricultural chemical warehouse. An attempt was made to contain the associated firewater; however, an unknown quantity of firewater ran off from the warehouse and into the surrounding soil.

### **Effect**

The firewater contained chemicals that contaminated the soil. The soil had to be removed from the facility and sent to a hazardous waste facility. The area required additional remediation, and the contained firewater had to be transported to a treatment facility.

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