

## Potential Environmental and Regulatory Liabilities at Bulk Fuel Storage and Marine Terminal Facilities

The most common environmental and regulatory exposures encountered at bulk fuel storage and marine terminal facilities include:

- Aboveground storage tanks, which are not tested or inspected for leakage through the bottom, placed directly on soil.
- Improper secondary containment of aboveground liquid storage tanks.
- Improperly managed underground storage tanks and associated pipes.
- Underground storage tanks which have been removed or abandoned for unknown reasons.
- Lack of integrity testing of fuel transfer pipelines.
- Poor support structures for pipelines over surface waters.
- Sudden and chronic spillage of fuel during land-to-marine vessel loading operations.
- Large quantity fuel spills due to unloading from barges to land storage facilities.
- Poor secondary containment on piers at fuel coupling points.
- Lack of sufficient emergency response equipment and written plans for addressing fuel spills to surface waters.
- Noncompliant combustion emissions from fuel burning marine vessels.
- Improper purging of bilge waters from marine vessels.
- Asbestos insulation used around marinas.
- PCB-containing electrical equipment associated with marinas.

This is not an exhaustive list of environmental exposures. It represents the most common environmental exposures for this industry. We will work with you to identify environmental exposures that are unique to your business to help you reduce risk.

*Reprinted with permission from the Society of Environmental Insurance Professionals.  
Design © 2007 Zywave, Inc.*