

EXPOSURE EVALUATOR

GOLF ENVIRONMENTAL EXPOSURE EVALUATOR - PREMISES ENVIRONMENTAL COVERAGESM

Identify your exposures then determine which coverage will apply in the event of contamination from that exposure	Premises Environmental Coverage	Storage Tank Policy	Package - Limited Pollution Liability Endorsement for Pesticides and Fertilizers
Maintenance Materials or Waste - Storage of used floor dry, spent batteries, spent parts cleaner fluid and sludge, used oils, maintenance chemicals, and shop rags	Yes	No	No
Regulated Hazardous Materials or Waste - Storage and use of commercial cleaners, paint strippers and maintenance chemicals	Yes	No	No
Petroleum Storage Tanks - Fuel oil, diesel, gasoline, waste oil	Yes	Yes	No
New and Spent Engine Fluids - Storage and use of antifreeze, motor oil and brake fluids	Yes	No	No
Waste Water - Discharges to public sewer system containing maintenance chemicals from spills into drains	Yes	No	No
Waste Water Treatment - Storage of treatment chemicals, odor issues and effluent discharge from on-site waste water treatment systems supporting surrounding communities	Yes	No	No
Cart/Vehicle Batteries - Overheating, leaking acid causing fumes, contamination or injury	Yes	No	No
Pesticides/Fertilizers - Application, mixing and storage resulting in third party bodily injury and property damage	Yes	No	Yes
Pesticides/Fertilizers - Application, mixing and storage resulting in government ordered clean up of soil, surface water or ground water on the golf course grounds	Yes	No	No
Pesticides/Fertilizers - Application, mixing and storage resulting in government ordered clean up of soil or water bodies on third party properties	Yes	No	Yes
Mid-Night Dumping - Materials or wastes illegally disposed of or abandoned on the golf course grounds by others	Yes	No	No
Emergency Expenses - Expenses in the event of imminent endangerment to human health or the environment due to contamination	Yes	No	No
Optional Waste Disposal Liability Coverage - Lawsuits and Superfund liability for cleanup of a waste disposal site or recycler (such as battery recycler, waste oil recycler or landfill) to which the insured shipped its waste or materials	Yes	No	No
Optional Business Interruption Coverage - Loss of income due to golf course shut down for clean-up of contamination on the golf course grounds	Yes	No	No