



VRSA

Virginia Risk Sharing Association



Pollution Coverage

The Virginia Risk Sharing Association (VRSA) Pollution Coverage Program offers member a broad range of liability protection for gradual – as well as sudden and accidental – first- and third-party environmental liabilities. Coverage includes fixed-site pollution for owned locations, as well as offsite covered operations.

Key Advantages

- Coverage for premises, covered operations, transportation, bodily injury/property damage from pollution conditions, pollution clean-up – all under one policy.
- Ability to cover acquired properties by endorsement
- Coverage available for claims arising from non-owned disposal sites.
- Coverage available for claims arising from lead-based paint and asbestos.
- Coverage available for claims arising from fungi and Legionella.
- Experienced and responsive underwriting staff with strong experience in environmental coverage.

Limits

- \$1 million / \$1 million / \$10 million per pollution condition/per named insured aggregate/shared VRSA member aggregate (inclusive of defense)

Self-Insured Retention

- \$25,000

Aboveground Storage Tanks (ASTs) and Underground Storage Tanks (USTs)

- ASTs – Blanket coverage on a Primary basis.
- USTs – USTs are not covered through the VRSA Pollution Coverage Program, but coverage for USTs is available through the VRSA UST Program.

VRSA Underground Storage Tank (UST) Program

The VRSA UST Program provides coverage for third-party bodily injury and property damage claims resulting from pollution conditions emanating from scheduled tanks. The program also provides:

- Coverage for corrective action due to releases from scheduled tanks.
- Retroactive Dates of up to 10 years.
- Legal Defense Coverage: Outside of policy aggregate equal to policy aggregate.
- Terrorism Coverage for “Certified” Acts.



www.vrsa.us | 800-963-6800





VRSA

Virginia Risk Sharing Association

Limits

\$1 million / \$1 million per storage tank incident/aggregate or \$1million / \$2 million per storage tank incident/aggregate

Deductible

\$5,000, \$10,000, or \$25,000

VRSA Member Tank Profile

- Local political subdivisions utilizing insurance as proof of financial responsibility to meet federal/state requirements for USTs. (This insurance is only available to USTs installed after 1975)

Key Advantages

- Provides coverage for corrective action due to releases from scheduled tanks.
- Policy/certificate satisfies federal requirements for financial responsibility
- UST policies are issued on an admitted basis in Virginia.

Submission Criteria

All submissions will include the following:

- Signed application/worksheet
- Recent tank tightness test reports

For more information about the VRSA Pollution and UST Coverage Programs, visit: www.vrsa.us or call member services at: (800) 963-6800.

Product highlights are summaries only; please see actual policy for terms and conditions. Products are subject to eligibility requirements and may not be available for all members.



www.vrsa.us | 800-963-6800

