

Wrong place, wrong time!

Be ready when life happens. These transportation and Non-Owned Disposal Sites (NODS) situations illustrate the variety of environmental exposures that could affect your customers!



A facility which performed manufacturing and food processing operations used a nearby railway to transfer products and other supplies to vendors. While loading the bulk freight onto the rail, the tank car, which contained processing substance, overturned and the waste was released into the surrounding soil.



A warehouse owner and operator routinely generated small quantities of hazardous material and hired a third-party to pick up and dispose of the waste accordingly. Instead of successfully transporting the hazardous material to the nearby landfill waste treatment center, the third-party abandoned the drums on the side of a road. The drums were discovered by a nearby site owner, who was able to trace the origin of the hazardous material back to the warehouse owner/operator. The owner of the warehouse was held liable for the clean-up costs and legal expenses. .



A farm owner was driving their tractor to a nearby farm facility up the road. While in transit, the tractor struck a pipe protruding from the ground, damaging the tractor which caused fuel from the tractor to release to the ground surface and into a storm drain. The release impacted both the soil around the vehicle and the adjacent storm drain.



A contractor was transporting a load of site waste to a nearby landfill. While in transit, the truck overturned on the highway causing the waste to spill into a nearby creek protected by a local wildlife preservation organization. The organization filed a lawsuit, and the contractor ended up facing fines and clean-up costs

Transportation and NODS

Claims Scenarios



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A small commercial contractor who specialized in retrofits had been disposing of construction debris at a licensed local non-hazardous municipal solid waste landfill for years. A government investigation found numerous pollutants had migrated from the landfill to a nearby property. The contractor, along with numerous other entities were named as Potentially Responsible Parties. A claim made by the EPA indicated that expected clean-up costs would be in the millions.



Waste generated from a manufacturing facility was routinely transferred to a permitted hazardous landfill. A downgradient property owner began to complain that waste material generated from the landfill was starting to migrate and leach into the property's drinking water source. The property owner later filed a formal complaint resulting in state investigators getting involved to determine the Potentially Responsible Parties.

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The above claim scenarios are provided to illustrate the variety of potential environmental exposures faced by you clients. The facts of any situation which may actually arise and the terms, conditions, exclusions and limitations in any policy in effect at that time are unique. Thus no representation is made that any specific insurance coverage applies to the above claim scenarios. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company, an authorized insurer in all 50 states and the DC and Great American E&S Insurance Company, an OH domiciled surplus lines insurer eligible to underwrite surplus lines insurance in all 50 states and the DC. This is not intended as a solicitation or offer to sell an insurance product in a jurisdiction in which the solicitation, offer, sale or purchase thereof would be unlawful. © 2022 Great American Insurance Company, 301 E. Fourth St., Cincinnati, OH 45202. All rights reserved. 4190-ENV (06/22)

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