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CONTACT: Jim Farrell, PR first, (781) 681-6616, [jfarrell@prfirst.com](mailto:jfarrell@prfirst.com)

## **Amity Insurance: Does Your Business Need Pollution Coverage?**

QUINCY, MA ISSUED JUNE 22, 2010....In the wake of the recent oil drilling rig explosion that took the lives of 11 people and set off a massive oil spill, causing catastrophic damage to marine life and imperiling coastal areas in four states, Amity Insurance Agency, Inc., the region's leading full service agency, suggests the consideration of pollution coverage for businesses that use potentially toxic substances.

Today, millions of U.S. companies have fuel storage tanks above or below ground and/or transport fuel or chemicals. In addition, most manufacturers use a variety of toxic substances in their operations, any of which could leak into land, water or air, resulting in the business being made responsible for remediation costs and damages. If companies do not carry the correct insurance, these costs may drive them out of business.

The standard commercial general liability insurance policy does not apply to most accidents involving pollution and does not cover injuries or damages caused by the escape of a "solid, liquid, gaseous or thermal irritant or contaminant." Moreover, it does not cover costs associated with the cost of contamination cleanup.

Pollution liability policies that fill coverage gaps do exist; some companies offer a policy that covers injuries or damages caused by an "emission, discharge, release or escape of pollutants into or upon land, the atmosphere, or any watercourse or body of water."

Since so many businesses use potentially toxic substances – including paints, oils, and printer chemicals – all business owners should consult with professional insurance agents to identify their vulnerabilities to pollution claims. The exposure may be manageable without insurance, but the time to find out is prior to an incident.

### ***About Amity Insurance***

Amity Insurance Agency, Inc. is a full-service agency dedicated to meeting your business, professional and personal insurance needs. Amity Insurance is licensed in most states. The agency maintains headquarters at 500 Victory Road, North Quincy 02171. For information on products or services, please visit [www.amityinsurance.com](http://www.amityinsurance.com) or call (800) 940-4010 to schedule a free analysis of insurance needs.