

WINTERIZING YOUR UST

No one wants to think about it, but winter weather is right around the corner! Some parts of the United States have already seen snow, Iowa included! Harsh winds and freezing temperatures create additional maintenance and safety concerns for all petroleum storage tank operators.

Failing to prepare for the change in weather can result in costly damages that will lessen the integrity of your UST system. Snowplows can cause damage to vent lines and sump or fill port lids that protect the underground system. Freezing temperatures can result in ice or snow buildup in submersible pumps or under-dispenser containment. In addition, owners and operators must take action to keep their customers and staff safe from icy walking surfaces. Follow these preventative maintenance tips to keep operations running smoothly through the winter and ensure you have a joyful spring!

- Remove water from spill basins and sumps immediately
- Check gutters and downspouts to make sure that water will not flow into walkways or in drives
- Color code fill port manways and make sure they're protected from snowplows
- Make sure vent lines are marked and protected
- Always wear high-visibility clothing when working around the fueling islands or the drive
- Keep brooms, shovels, and a steady supply of snow melt on hand to quickly remove snow and ice buildup
- Place "Wet Floor" signs near customer entryways
- Keep all emergency contact information and instructions up to date and available for employees
- Change the fuel filters to prevent slow dispensing

LORRAINE NAVIN RETIRES

Lorraine Navin is retiring from R&A Risk Professionals this December. Lorraine began her career with R&A in February 2010, filling in as a temporary receptionist. Soon after, the Compliance Manager position was created, and Lorraine officially joined the team. Lorraine has been responsible for corporate compliance oversight, licensing, shareholder/investor communications, and Administrative Assistant oversight. In addition, she has been the main coordinator for the scheduling, route mapping, and reporting of PMMIC and R&A's inspections. Lorraine and her husband, Randy, are looking forward to keeping busy with their two very active grandsons, multiple home projects, and lots of traveling during their retirement years. We will greatly miss her exceptional dependability, knowledge, warm demeanor, and her dedication to lending a helping hand whenever and wherever it's needed. Congratulations Lorraine!



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CHAIRMAN'S CORNER

Insurance is about trust. Trust is earned over time. Trust necessarily involves relationships.

Today, we have customers who are 4th generation owners of the businesses we originally insured. Companies have been transferred from great grandparents to grandparents, to parents to our client. For all the generational and market changes, one thing hasn't changed: PMMIC has been a constant.

We were created to address tank owner environmental liabilities and we continue to provide that protection in multiple states across the nation. We were created to eliminate the concern that the insurance industry would once again abandon this market. We continue to provide that protection today as an A.M. Best "A (Excellent)" rated insurance carrier. We were created to cooperate with our customers to ensure your risks were covered by our policy. Our annual inspections not only ensures that you are in compliance with state and federal regulations, you also know you are protected if you have a release.

Over the past twenty years we have developed trusting relationships with customers and service providers throughout the retail petroleum distribution industry. During this Holiday Season, we are thankful for those relationships and are excited about continuing to earn your trust, and the next generation's trust.

Thank you for your trust. Please accept our wishes for a very Merry Christmas and a happier, brighter New Year. We look forward to continuing the relationships we have developed over the past twenty years.

As Always,

Ronald Burmeister, Chairman

MAKING SPIRITS BRIGHT

PMMIC and R&A Risk Professionals partnered with Children & Families of Iowa (CFI) to spread a little holiday cheer to several Des Moines area families in need this year. Over 100 gifts were purchased and wrapped by R&A employees, including household items, toys, clothing, personal care items, and non-perishable foods. This year has been especially hard on many families throughout Iowa. Thanks to the R&A team the holiday season, and spirits, of three Iowa families are looking brighter!



"Spot the Problem" Answer

The problems in the printout on Page 4 are the L2 (Super Unleaded) and L6 (E85) "Fuel Alarms" indicated on the Sensor Status Report. At this point, the operator should be aware of the liquid sensor alarms and in the process of dealing with any potential problems related to that condition. The problem needs to be corrected immediately and the fuel system returned to normal operating condition. The operator has an obligation to further investigate the alarms and report the situation to the regulator if it was determined that fuel escaped the containment and was released to the environment. As part of the upcoming EPA regulatory changes, all UST facilities will be required to conduct periodic walkthrough inspections. This will include monthly fuel component inspections and documenting adequate release detection review. You can find more information on the upcoming regulations by visiting the EPA's website, www.epa.gov/ust/resources-ust-owners-and-operators#walkthrough. Never ignore alarms and assume there is nothing wrong!



Q&A WITH PMMIC UNDERWRITER JENNIFER ENGLE

“What is the benefit of continuing to insure my UST system with PMMIC?”

PMMIC’s policy exceeds the State/Federal requirements for pollution liability. In addition to the required insurance coverage, PMMIC provides coverage for releases from the dispenser and we offer retroactive dates, which can be transferred from one policyholder to another. We also provide annual loss control inspections, and a team of professionals with the knowledge to help keep you in compliance with UST and AST regulation requirements.



“What is my insurance retroactive date?”

The retroactive date (retro) is the date when coverage began. Any claim that arises from events that occurred prior to the retro is not covered by your insurance policy.

“Why is the retro date so important?”

Many releases are discovered months or even years after the release has occurred. Past releases may be discovered during site assessments for business or property sales, during sump testing, while upgrading product piping or removing/replacing the tank system, or when sewer or water lines are installed/replaced. To ensure coverage for releases discovered after they’ve occurred, it is important to maintain a retro date back to the date of the tank installation or the date of your ownership. If a release began before your retro date, the policy will not cover that release.

“Why is it important to inspect my facility?”

As the creator of the most effective on-site inspection and loss control program in the industry, PMMIC’s MGA, R&A Risk Professionals, is fully prepared to assist you with keeping your site in the best working condition possible. The loss control program is designed to identify existing and potential problems before they develop into releases, saving you time and money. The annual loss control inspection is provided to all PMMIC insureds. In Iowa, this inspection satisfies the state compliance inspection requirement and will also meet upcoming requirements for annual walkthrough inspections.

“Am I in compliance with regulations?”

The rules and regulations of the petroleum storage tank industry are constantly evolving. As regulations change, it can be hard to keep up or foresee how the changes will impact your business. At PMMIC, we coordinate with regulators, manufacturers, and installation professionals to stay up to date with the latest regulations and best business practices. We evaluate your tank system for compliance with the changing standards during our annual on-site inspection.

PMMIC’s professionals are highly trained in risk management, petroleum equipment installations, inspections, and environmental claims management. Our leadership team has more than 100 years of combined experience in the petroleum industry. PMMIC agents and underwriters are educated and licensed to provide insurance and are trained to understand your specific tank system. Our team of experts is available to answer questions or address concerns that may arise. Petroleum storage tank liability coverage is our only line of business. **We know tanks.**

“Isn’t all UST insurance the same?”

Federal and state regulations require that certain aspects of your UST insurance coverage comply with minimum regulatory standards. However, how you prove compliance with insurance policy requirements varies greatly among insurance carriers.

PMMIC is the only UST insurer that provides an annual on-site inspection and records review to confirm and document compliance with the terms of your policy. With most insurance policies, you have the burden of having to prove compliance with the terms of your policy at the time of the release for it to be covered. Without an annual inspection, how will you know if a release will be covered by your policy? How will you prove compliance? Our inspection gives you the confidence of knowing if you will be covered.

Be careful purchasing low cost insurance coverage; you may get what you paid for.



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IOWA OPERATOR TRAINING IN 2021

R&A Risk Professionals is proud to announce that we are continuing our 10-year relationship with FUELlowa to provide unparalleled UST operator training in the state of Iowa. We have also extended the training agreement with the UST Fund Board through December 31, 2021. This will allow us to provide **FREE** UST operator training classes throughout next year. R&A has successfully trained over 2,350 operators in Iowa. The course reviews have been overwhelmingly positive, and some have even chosen to come back a second time!

Over the past 10 years, many web-based training programs have been made available; some good and some not so good. However, nothing compares to classroom style training if you are serious about retaining information from the course. We provide in person, classroom-style training. Our training is very thorough, yet very understandable. A key advantage to attending our class is that you have immediate access to a knowledgeable instructor who will answer all of your questions and address any technical questions that arise.

R&A is in the process of scheduling multiple classes in 2021. Classes will be set up with respect to COVID-19 recommendations and concerns. Classes will again be free to Iowa registered facility operators attending for the first time. Follow our social media pages for updates on training classes and find a date that works for you and your team.

SPOT THE PROBLEM

This image is part of the release detection records (i.e. secondary containment with interstitial monitoring) obtained during a compliance inspection at a regulated UST facility. Properly maintaining the release detection records is required and includes reviewing the printouts on a monthly schedule. Record review is also very important and is designed to alert the facility operator of potential problems and even worse, product released from the petroleum system. Can you spot the problem in this printout? *(Answer on Page 2)*

Sensor Status Report - All Sensors		
#	Sensor Location	Status
L 1	UNLEADED SUMP	NORMAL
L 2	SUPER UNLEADED	FUEL ALARM
L 3	E-85 SUMP	NORMAL
L 4	DIESEL #2 SUMP	NORMAL
L 5	DIESEL #1 SUMP	NORMAL
L 6	E-85 TRANS SUMP	FUEL ALARM
L 7	E-85 interstici	NORMAL
L 8	DISP #7/8 SUM	NORMAL
L 9	DISP #5/6 SUMP	NORMAL
L 10	DISP #1/2 SUMP	NORMAL
L 11	DISP #3/4 SUMP	NORMAL