PMMIC

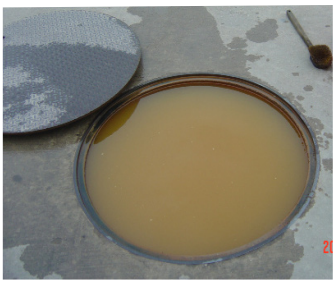
TANK INSURANCE

June 2024Newsletter

KEEP YOUR UST SAFE FROM FLOODING

If you are in the Midwest and have been affected by the recent spring rain, chances are your systems were affected as well. Hopefully any water damage you experienced was minimal, but here are tips for keeping your UST protected from future flooding or water damage.

Tank operators must check for water in the tank no less than once a month, and immediately following heavy rains - especially if manways were underwater. If there is no electronic monitor and the tanks are being manually checked with a measuring stick, make sure to use water-finding paste to detect any water that has entered the tank. Whenever water is detected in the UST system, it should be removed immediately. Water can enter the fuel storage compartment through a loose fitting, broken drain valve, or flooding.



Water intrusion can degrade the fuel quality and result in microbial growth, component corrosion, and ultimately system failure. Microscopic bacteria can attack the entire storage system, including the tank itself, elastomeric seals and hoses, low points in the piping, tank linings, leak detectors, turbine pump components, filters, and valves. Excessive water accumulation in ethanol blended tanks (such as E10, E15, E40) can also lead to the ethanol attaching to the water molecules, leaving two distinct layers in the storage tank, a gasoline-only layer at the top and an ethanol/water mixture along the bottom.

For 30-day walkthrough inspections, any water or liquid that is observed in spill containments must be removed immediately and managed properly. These containment areas are designed to capture any spilled fuel during the delivery process. Additionally, make sure to replace any damaged fill caps and gaskets to keep water from entering the tank.

All secondary containment areas should be closely monitored and physically inspected at least once a year. Secondary containment is designed to be a temporary barrier preventing a release to the environment and are not designed for long term petroleum storage. Make sure tank vent caps are in place and functioning; if damaged, rainwater can easily enter tanks.

Unintentional water intrusion in your UST can be costly. Any water entering the UST system is considered hazardous waste or petroleum contact water (PCW) and must be managed and disposed of properly.

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CHAIRMAN'S CORNER

Water, water, everywhere/And all the boards did shrink; Water, water, everywhere,
Nor any drop to drink.
The Rime of the Ancient Mariner, Samuel Taylor Coleridge, 1798.

Just as saltwater was troubling for the mariner of old, so all water is troubling to petroleum and the systems that store it.

Much of the environmental risk and subsequent liabilities we cover is directly related to damage caused by water surrounding, and infiltrating storage tank systems. As groundwater, it becomes an ionic (and therefore electrolyte) solution allowing corrosion, while mixed with fuel and fuel additives it becomes the supporter of microbial growth within the tank. Water in your tank creates product quality issues for your customers and negative corrosive effects inside of tanks which is made worse with today's higher blend renewable fuels. Corrosion, inside or out, is not good for tanks.

To protect tanks externally we have created corrosion protection systems, but internal concerns require our vigilant attention, proper management and maintenance. Water must be removed from all tank system components as soon as it is discovered. Knowledge of the negative impacts caused by water, and new attention to inspections and proper maintenance have greatly reduced damages associated with water (corrosion) induced leaks. Our annual system inspections help, but your continuous vigilance has the biggest impact on reducing leaks.

Spring rains remind us to keep ahead of the water game. Corrosion is always a threat. So, be vigilant and proactive to identify and remove water from your system. Removal of water from your tanks and your sumps is required by federal law, and it also makes good business sense. Compliance is a business issue.

Thanks for working with us to protect your business.

Respectfully,
Ron Burmeister
Chairman of the Board

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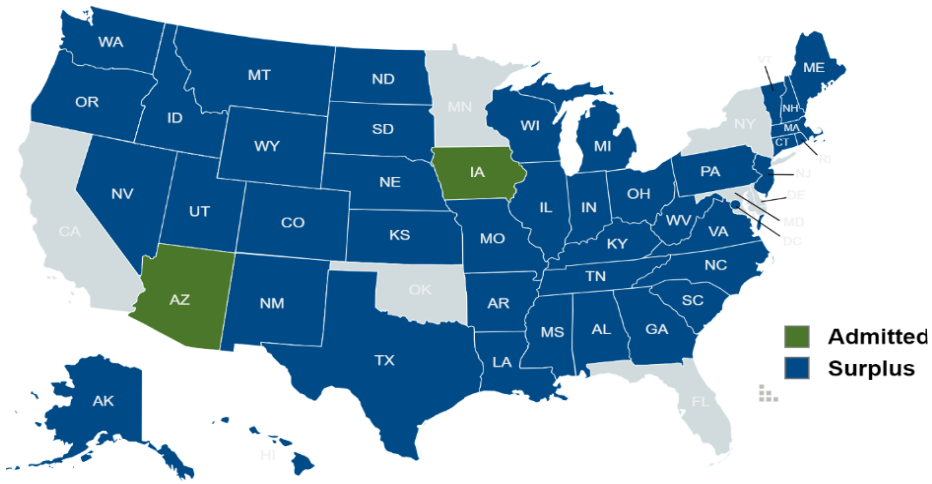
PMMIC Business Markets



We are now authorized to do business in 43 states and counting. This has been a successful year as we have maintained profitability while expanding to new markets. We are eager to continue our expansion and serve as many customers as we can.

IOWA UST OPERATOR TRAINING

PMMIC has been providing professional UST operator training classes for over 20 years. Our A/B Operator training provides an intense educational experience that will meet the needs of your company, your customers, and UST regulations.

Topics covered include UST system component identification and operation, release detection requirements, spill and overfill prevention, emergency response procedures, facility safety, financial responsibility, and an in-depth discussion on the recent EPA operation and maintenance requirements.

Get registered at http://training.roundsassociates.com/ust/operator/explanation.aspx and mark your calendars! All classes will be held in person at the FUELIowa offices in Urbandale, IA. The classes are scheduled to run from 8:30AM to 12:30PM. The dates for the upcoming classes are as follows:

- **Tuesday, August 6, 2024**
- **Thursday, October 3, 2024**
- **Tuesday, December 10, 2024**

These sessions are **FREE** to eligible owners and operators of regulated facilities for a limited time. Don't miss this opportunity!

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E-15 NOTICE

State and Federal regulations require that all UST systems must be compatible with the product to be stored. Before PMMIC will insure E15, you must provide a compatibility assessment from a licensed installer.

If you are storing E15 and have not provided PMMIC with proper notification including an assessment, this product is currently not covered under your policy.
If E-15 is currently listed on your Declarations page, you are covered.

To find the DNR list of licensed installers to complete your assessment, please visit:

IOWA: www.iowadnr.gov/Portals/idnr/uploads/ust/proftankinstall.pdf
ARIZONA: https://azdeq.gov/node/9821
WISCONSIN: https://datcp.wi.gov/Pages/Programs_Services/PetroleumHazStorageTanksServiceCompaniesTechnicians.aspx#under
OREGON: https://www.oregon.gov/deq/tanks/Pages/UST-Service.aspx
TEXAS: https://www.tceq.texas.gov/remediation/pst_rp/license_ust.html
GEORGIA: https://gefa.georgia.gov/fuel-storage-tank-program/regulatory-compliance-program-and-training
NEW MEXICO: https://cloud.env.nm.gov/resources/_translator.php/