MontRidge Insurance Services

SITE POLLUTION LIABILITY CHECKLIST

Commercial Risk Education Series

A practical self-assessment to help identify insurance and operational risk topics for further discussion. Select Yes, No or Not Sure for each item. Leave items that do not apply blank. There is no score or passing grade.

SITE HISTORY

	Yes	No	Not Sure
Are historical land uses documented?	○	○	○
Have existing environmental reports been reviewed?	○	○	○
Are neighboring contamination sources considered?	○	○	○
Are underground and aboveground tanks identified?	○	○	○

EXPOSURE

	Yes	No	Not Sure
Are potential migration pathways evaluated?	○	○	○
Are current chemicals and waste streams inventoried?	○	○	○
Are tenant activities reviewed?	○	○	○
Are redevelopment plans communicated to the insurance advisor?	○	○	○

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Continue your review. Select one response per item; leave non-applicable items blank.

POLICY REVIEW

	Yes	No	Not Sure
Are insured locations and known-condition exclusions reviewed?	○	○	○
Are on-site and off-site cleanup provisions distinguished?	○	○	○
Are discovery and reporting requirements understood?	○	○	○
Are business interruption and natural resource damage provisions evaluated?	○	○	○

RESPONSE

	Yes	No	Not Sure
Are spill response contacts current?	○	○	○
Are environmental records retained securely?	○	○	○
Are acquisition and lease indemnities reviewed?	○	○	○
Is the program reviewed before property transactions?	○	○	○

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NEXT STEPS

Use your responses to identify questions for your insurance advisor. A No or Not Sure response may warrant further review; a Yes response does not establish adequate insurance or compliance. Keep the completed checklist for your own records.

OPTIONAL CONSULTATION REQUEST

- [ ] I would like to discuss this checklist with Montridge.
- [ ] I would like to review my current insurance program.
- [ ] I would like to receive future educational resources.

OPTIONAL CONTACT INFORMATION

Name

Company

Title

Phone

Email

Preferred contact method

Questions or topics to discuss (avoid confidential or sensitive information)

To arrange a discussion, visit www.montridgeinsurance.com. This PDF does not transmit your responses automatically.

Educational use only. This checklist is not an insurance application, policy, coverage determination, compliance audit, or legal, tax, engineering, medical or financial advice. Coverage depends on actual policy terms, endorsements, exclusions and facts. Consult qualified advisers for your circumstances.