



Environmental Case study

Diesel spillage

XL Insurance

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This case study demonstrates how XL Insurance's Environmental Impairment responded to a real-life diesel spillage incident, providing both first party and third party land clean up.

A storage depot operator insured by XL Insurance suffered a spillage of diesel from an above ground storage tank when a contractor's vehicle inadvertently backed into it.

The impact damaged the bund wall surrounding the tank and damaged pipework connecting the tank to the fuel dispenser.

A significant release (estimated 20,000 litres) of diesel occurred which reached surface water drains which discharged into a ditch on neighbouring RSPB land.

XL Insurance's EIL policy responded to the incident by providing on and off-site remediation expenses to clean up the diesel and impacted ground.

It is questionable as to whether the operator's public liability policy would have responded to statutory clean up following such an incident and serves to demonstrate the importance of environmental insurance for operators of potentially hazardous processes.

If you would like to discuss how XL Insurance's dedicated EIL business unit can assist, please do not hesitate to contact one of the team listed.