

# Scheduling assets to ensure pollution coverage

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WCIA provides members with pollution coverage as part of participation in our liability insurance program. This infrequently utilized coverage helps round out WCIA's coverage offerings and plugs holes in coverage not extended under property or liability coverage for pollution related issues.

WCIA has seen multiple issues come up on this coverage, most often with a 3rd party dumping hazardous substances on member-owned parcels. Generally, when this occurs, it is the landowner's responsibility to clean up the pollution whether they caused it or not. Often, clean up action is forced by Department of Ecology and cannot be abdicated.

In a recent claim, a member owned a parcel of land and had leased it out long term to a private group who has built property improvements on the land. That group had an oil spill on the property affiliated with the group's operations and didn't alert our member for quite some time. Eventually, the issue was discovered and the Department of Ecology came to ensure the property was cleaned up. Even though the pollution was not caused by our member, they were being pursued for the cleanup as the landowner. Unfortunately, since our member did not own any of the property improvements on this parcel, they didn't list the parcel on their property schedule.

The pollution coverage WCIA purchases is called a "Scheduled Location Pollution Policy." As you can likely infer, a condition precedent to having coverage is that members have listed their properties with the carrier. In purchasing this policy, WCIA sends the carrier our list of member assets from the property schedule.

Members are familiar with scheduling assets in Origami but may not think of adding assets to their schedule where the property is unimproved. Doing so may forego coverage for pollution events. Members are encouraged to review their property schedule in Origami to ensure its accuracy. If your entity owns parcels of land that do not have structures built onto them, you are still able to list that parcel on the property schedule without value to ensure your entity is in the best spot to pursue coverage should an unfortunate pollution event arise. It is also important that pollution issues are reported to WCIA as soon as possible.

If you have any questions about pollution coverage, claims, or scheduling, please do not hesitate to reach out to WCIA staff.