

Preparing for uh-oh moments

By Tiffany Woods

Washington Cities Insurance Authority (WCIA) is a pool of members throughout the state of Washington. Out of our 166 members there are 155 members who have Property coverage through WCIA. Property coverage protects members for their scheduled assets when there is a covered physical loss due to perils such as flood, fire, earthquake, etc. In addition, WCIA provides Pollution Premises Liability coverage to all members as part of the administrative budget. The Pollution coverage protects member locations and is covered by a policy that WCIA purchases from an insurance carrier.

What locations are covered for Pollution Premises Liability?

The policy covers “scheduled” locations and public infrastructure such as “right of ways, streets and roads, sidewalks, stormwater collection drains, and water retention ponds.” WCIA shares each member’s property schedule with the carrier to ensure all eligible locations are included.

Adding Locations Without Insurable Assets

Members can schedule locations for Pollution Premises Liability even if those sites do not have any insurable assets on them. To streamline the gathering and “scheduling” of these locations WCIA has added a “Property Type” to the Property schedule in Origami called “Pollution Premises Liability (Only).” This allows members to add land or locations solely for pollution coverage, even when traditional property coverage is not needed.

What to Include When Scheduling a Location

When entering a location into Origami under “Pollution Premises Liability (Only),” include:

- A name for the location (tax parcel number is recommended for your own reference)
- Full address (if available)
- GPS decimal coordinates
- County, State, and Zip code
- Land size in both square feet and acres (Origami will auto-calculate one if you enter the other)

Examples of Locations to List

- **Vacant land** that you want covered for pollution exposure
- **Properties acquired** for future redevelopment that are not currently covered for a physical loss

- **Assets scheduled for demolition;** you may want to list the address under “Pollution Premises Liability (Only).” This ensures that once the structure is removed and the property listing deleted from the regular “Property Schedule,” the land itself remains covered for pollution risk.

Tip: If you have an asset that will eventually be demolished (i.e., for future development) and you have listed it in the “Property Schedule” for property coverage, consider also adding the same location a second time in Origami under the “Pollution Premises Liability (Only)” property type.

Why this matters: Once the asset is demolished the location/listing will likely be deleted from the property schedule (for property coverage), but the member will still own the property location and by having it listed for Pollution Premises Liability coverage then the member still has pollution coverage for the address location even after the asset is removed. This extra step ensures continuous pollution coverage for the land itself after demolition, especially for locations the member still owns or intends to develop later.

See this recent [newsletter article](#) for an example of Pollution coverage. Contact Programs and Information Technology Coordinator Tiffany Woods at tiffanyw@wciapool.org, or your assigned WCIA Risk Management Representative with any questions about Property or Pollution coverages.