



# GENLIB

SPECIALISED INSURANCE & INNOVATIVE SOLUTIONS  
FOR BROKERS  
FSP 35482

## ENVIRONMENTAL IMPAIRMENT COVER

Clean-Up Solutions: Transport + Site (On-Site + Underground)

<b>UMA:</b>	Envirosure Underwriting Managers (Pty) Ltd	<b>FSP No. 38594</b>
<b>Impairment Insurer:</b>	Centriq Insurance Company Limited	<b>FSP No. 3417</b>
<b>Third Party Liability Solution Insurer:</b>	Lombard Insurance Company Limited	<b>FSP No. 1596</b>
<b>Third Party Liability Solution UMA:</b>	Leppard and Associates (Pty) Ltd	<b>FSP No. 274</b>
<b>Driver Solution Insurer:</b>	Old Mutual Insure Ltd	<b>FSP No. 12</b>

## INTRODUCTION

Envirosure's comprehensive solutions fully cover the costs incurred during clean-up and rehabilitation in the event of an environmental spill. Risks and covers include **Transport and Site (On-Site** for above ground and **Underground** for storage tanks).

## SOUTH AFRICAN LEGISLATION

South Africa has stringent environmental legislation. The National Environmental Management Act (NEMA) is based on our constitutional right to an environment that is not harmful to health or wellbeing and is protected for the benefit of present and future generations.

**NEMA includes Acts and Regulations such as:**

- National Environmental Management: Waste Act (NEMWA)
- National Environmental Management: Biodiversity Act (NEMBA)
- National Environmental Management: Integrated Coastal Management Act (NEMICA)

## International law principles embodied in our legislation include:

- National Environmental Management: Air Quality Act (NEMAQA)
- **The polluter pays principle** – If pollution occurs and you are responsible you must bear the costs to rectify the effects on the environment and public health.
- **The preventative principle** – Everyone is responsible for taking the necessary action to prevent, minimise and remediate environmental damage.
- **The precautionary principle** – A risk averse and cautious approach needs to be followed as the long-term effects of actions taken may not be fully understood.
- **The principle of cradle-to-grave responsibility applies to producers** – You remain responsible for your waste notwithstanding lawful transfer of the waste.
- **Criminal liability** - Unlawful polluting is a crime which can attract fines, penalties, possible jail time as well as costs to remedy the pollution and possible civil damages due to third parties.

## HOW CAN YOU BE HELD LIABLE?

### Transport + Site (On-Site + Underground)

- You can be held liable for clean-up costs, damages and loss caused to third parties (i.e., The Environment itself plus other users of the environment such as neighbours or communities).

- You could also be found to be criminally guilty if you cause pollution or fail to carry out rehabilitation and remediation measures.
- The responsibility to take reasonable steps remains with the person who caused the pollution regardless of when it happened e.g., claiming that it happened before the inception date of a policy or legislation does not absolve you of the liability.
- You could be held personally liable for the full clean-up costs and damages incurred and a person convicted of an offence in terms of NEMA can face a **fine of up to R10 million or imprisonment of up to 10 years or both such fine and imprisonment**. Directors, managers, agents and employees could face personal criminal liability equal to companies' liability if they do not take the necessary steps to prevent the incident from occurring.

#### Site (On-Site + Underground)

- As a seller, buyer, lessor or lessee of contaminated land, you have obligations to remedy the contamination and even if the contaminated land is sold, third parties and purchasers may claim against the seller in respect of cleanup costs and other damages.

## THE IMPORTANCE OF ENVIRONMENTAL IMPAIRMENT INSURANCE

### Transport

South African National Standards (SANS) 10231 states that the owner/operator of the vehicle transporting dangerous goods and hazardous materials must have available adequate insurance cover for civil liability as well as pollution and environmental rehabilitation in the event of an incident.

The National Environmental Act (NEMA) dictates that the costs of remedying the pollution, environmental degradation and potential adverse health effects are the responsibility of the transporter in the event of a spillage or incident caused by the transporter.

### Site (On-Site + Underground)

In the event of an environmental incident, clean-up and rehabilitation costs can be prohibitive and the process extremely lengthy. It is therefore critical to be aware of the risks that are associated with a particular site.

In some instances, a full site risk assessment may be conducted which can highlight risk exposures and cover requirements. Alternatively, a desktop risk assessment may be undertaken to determine the site risk. This may include the presence of surrounding sensitive environmental receptors such as water bodies, communities or conservation areas.

## LIMITS OF INDEMNITY & BRIEF OVERVIEW

#	Description	Transport	Site (On-Site)	Site (Underground)
	• Cover from	R1m to R50m (smaller/larger limits can be arranged)	R250k to R50m (smaller/larger limits can be arranged)	R1m to R50m (smaller/larger limits can be arranged)
	• Cover is an annual aggregate – per claim or per annum (whichever exceeds first)	✓	✓	✓
	• Limit not divided between clean-up and rehabilitation	✓	✓	✓
	• Reinstatement allowed at management discretion	✓	✓	✓
	• Municipal costs only covered when they arise as a direct result of an accidental spillage or release into the environment (limit R100 000)	✓	✓	✓
	• 3rd Party limit is per incident and does not form part of the environmental impairment annual aggregate. 3rd Party liability is an additional per incident indemnity limit.	✓	✓	✓

### Transport Clean-Up

A comprehensive environmental solution for transporters of hazardous goods and potential pollutants. Hazardous goods are identified by a 4-digit UN number and include products such as flammable liquid, toxic substances or explosives – amongst others. Potential pollutants can include a variety of products from cooking oil, cleaning products to dairy, which despite being classified as **non-hazardous**, do still pose a risk to the environment and in the event of a spillage can result in significant clean-up costs for transporters.

Various cover options and indemnity limits to suit a transporter's particular needs are available.

### Site (On-Site)

A comprehensive environmental policy for the storage of fuels, chemicals and other potential pollutants. This covers the Insured for environmental incidents arising from any above-ground storage tanks, silos, during loading and offloading, products in the manufacturing process, warehousing and yard storage.

Various cover options and indemnity limits to suit these particular needs are available. Separate cover for service station forecourts is also available.

### Site (Underground)

A comprehensive environmental policy for the storage of fuels, chemicals and other potential pollutants in underground storage tanks. Cover includes costs related to the clean-up and rehabilitation of contaminated areas in respect of an environmental incident which occurs as a direct consequence of the spillage or leakage of any dangerous goods or pollutants arising from storage in any Underground Storage Tanks (USTs), or the associated underground piping reticulation network, on any premises, as listed in the Schedule. On request, the policy may extend to include gradual pollution.

Various cover options and indemnity limits to suit these particular needs are available.

The policy includes investigation of loss – an investigation if any irregularities occur - and 1st party loss (own property clean-up). The policy meets the Department of Energy licence requirements for financial provision for rehabilitation.

# COVER INCLUDES – Transport + Site (On-Site + Underground)

## 1. Emergency Response and Spillage Containment

Transport	Site (On-Site)	Site (Underground)
In the event of an environmental incident such as a spill, speed of response is critical to contain the spillage as quickly & effectively as possible & prevent migration into water sources and other areas beyond the original spill site which can increase clean-up and remediation time and costs.	In the event of an environmental incident such as a spill, speed of response is critical to contain the spillage as quickly & effectively as possible & prevent migration into water sources and other areas beyond the original spill site which can increase clean-up and remediation time and costs.	In the event of an environmental incident such as a spill, speed of response is critical to contain the spillage as quickly & effectively as possible & prevent migration into water sources and other areas beyond the original spill site which can increase clean-up and remediation time and costs.

## 2. Clean-up and Rehabilitation

Transport	Site (On-Site)	Site (Underground)
<p>Environmental specialists may be required to conduct independent laboratory analyses to determine contamination levels &amp; provide their recommendations. Clean-up &amp; rehabilitation needs to be undertaken in accordance with legislative requirements &amp; the success of the remediation process will need to be verified by the relevant authorities.</p> <p>Depending on the product spilt, Hazchem landfills may have to be utilised which can carry significantly higher costs and they may be located far away from the spill site resulting in prohibitive transport costs. In such instances, on-site/in-situ remediation may be a more cost-effective solution as well as the most environmentally sustainable route.</p>	<p>Environmental specialists may be required to conduct independent laboratory analyses to determine contamination levels &amp; provide their recommendations. Clean-up &amp; rehabilitation needs to be undertaken in accordance with legislative requirements &amp; the success of the remediation process will need to be verified by the relevant authorities.</p> <p>Depending on product spilt, Hazchem landfills may have to be utilised which can carry significantly higher costs and they may be located far away from the spill site resulting in prohibitive transport costs. In such instances, on-site/in-situ remediation may be a more cost-effective solution as well as the most environmentally sustainable route.</p>	<p>Environmental specialists may be required to conduct independent laboratory analyses to determine contamination levels &amp; provide their recommendations. Clean-up &amp; rehabilitation needs to be undertaken in accordance with legislative requirements &amp; the success of the remediation process will need to be verified by the relevant authorities.</p> <p>Depending on product spilt, Hazchem landfills may have to be utilised which can carry significantly higher costs and they may be located far away from the spill site resulting in prohibitive transport costs. In such instances, on-site/in-situ remediation may be a more cost-effective solution as well as the most environmentally sustainable route.</p>

### 3. Environmental and ecological restoration

Transport	Site (On-Site)	Site (Underground)
<p>Incidents can impact on environment, people &amp; property. Assessments of soil &amp; water will indicate if additional remediation is required &amp; if there are continuing exposure &amp; health risks. Once remediation has been satisfactorily completed, site reinstatement will take place as required, to obtain environmental sign-off.</p> <p>May include backfilling with treated / imported soil &amp; revegetation with site specific.</p>	<p>Incidents can impact on environment, people &amp; property. Assessments of soil &amp; water will indicate if additional remediation is required &amp; if there are continuing exposure &amp; health risks. Once remediation has been satisfactorily completed, site reinstatement will take place as required, to obtain environmental sign-off.</p> <p>May include backfilling with treated / imported soil &amp; revegetation with site specific</p>	<p>Incidents can impact on environment, people &amp; property. Assessments of soil &amp; water will indicate if additional remediation is required &amp; if there are continuing exposure &amp; health risks. Once remediation has been satisfactorily completed, site reinstatement will take place as required, to obtain environmental sign-off.</p> <p>May include backfilling with treated / imported soil &amp; revegetation with site specific</p>

### 4. 1st and 3rd Party Clean-up Costs

Transport	Site (On-Site)	Site (Underground)
<p>Should a spillage occur from your vehicle on your own Property or a 3<sup>rd</sup>-party Property, the Transport Clean-up Policy will cover the clean-up costs incurred.</p> <p>The sum insured will be utilised as required to attend to the clean-up costs.</p>	<p>Clean-up costs for your own property (i.e. 1st party) as well as clean-up costs should the contamination migrate to adjacent properties (3rd party), are covered. Sub limits are not applied. The sum insured will be utilised as required to attend to the clean-up costs.</p>	<p>Clean-up costs for your own property (i.e. 1st party) as well as clean-up costs should the contamination migrate to adjacent properties (3rd party), are covered. Sub limits are not applied. The sum insured will be utilised as required to attend to the clean-up costs.</p>

### 5. Loading and offloading

Transport	Site (On-Site)	Site (Underground)
<p>Should a spillage occur during loading / offloading from an insured vehicle, irrespective of location, cover will be provided.</p>	<p>Should a spillage occur during loading / offloading at the insured site, cover will be provided.</p>	<p>Should a spillage occur during loading / offloading at the insured site, cover may be extended to be included.</p>

### 6. Handling of the claim

Transport	Site (On-Site)	Site (Underground)
<p>Handling all aspects of a claim, including appointing a response team, providing real-time response reports, ensuring legal compliance including remediation &amp; rehabilitation – &amp; supplying detailed reports &amp; costings.</p>	<p>Handling all aspects of a claim, including appointing a response team, providing real-time response reports, ensuring legal compliance including remediation &amp; rehabilitation – &amp; supplying detailed reports and costings.</p>	<p>Handling all aspects of a claim, including appointing a response team, providing real-time response reports, ensuring legal compliance including remediation &amp; rehabilitation – &amp; supplying detailed reports &amp; costings.</p>

### 7. Hazcall24

Transport	Site (On-Site)	Site (Underground)
<p>Hazcall24, EnviroSure's 24-hour toll-free call centre, has a network of approved service providers within South African and across the border and will immediately appoint an authorised service provider and mobilise units to the scene. Hazcall24: tollfree number: Local 0860 44 44 11 / Cross Border +27 60 440 2810.</p>		

**Benefits include: Total management, reduced response times, reduced costs, reduced time on site, and up-to-date reporting.**

# COVERS, EXTENSIONS, VAPS, VALUE ADDED BENEFITS

## TRANSPORT CLEAN-UP POLICY

Covers & Extensions	Value Added Product (VAP)	Value Added Benefit
<b>Transport Solution</b>	<ul style="list-style-type: none"> <li>Riot &amp; Strike Solution</li> </ul>	<ul style="list-style-type: none"> <li>Compliance Assist</li> </ul>
Spill Protect Plan (Separate Cover)	<ul style="list-style-type: none"> <li>Third Party Liability Solution *</li> </ul>	<ul style="list-style-type: none"> <li>Spill Management</li> </ul>
LDV Solution (Extension)	<ul style="list-style-type: none"> <li>Excess Solution – RSA</li> </ul>	<ul style="list-style-type: none"> <li>Driver Solution **</li> </ul>
Dry Non-Haz Solution (Extension)	<ul style="list-style-type: none"> <li>Excess Solution – Cross-Border</li> </ul>	
Sub-Contractor Solution (Extension)	<ul style="list-style-type: none"> <li>Excess Solution – Transfer Assist</li> </ul>	
Contingency Solution (Extension)	<ul style="list-style-type: none"> <li>Harbour Solution</li> </ul>	
Wholesale Solution (Extension)	<ul style="list-style-type: none"> <li>Side Tank Solution</li> </ul>	

\* Underwritten by Leppard

\*\* Underwritten by OMI

### Transport

- Envirosure is committed to proactive risk management. We will actively work with clients to customise a risk management plan to reduce the client's risk and manage their compliance requirements. Depending on the needs and policy structure we may contribute towards:
  - Specialised driver training
  - Spill kits and spill response training

## ADDITIONAL COVER SOLUTIONS - Transport

### The Spill Protect Plan

This 3-in-1 comprehensive solution covers all aspects from Risk Management, Customised Underwriting & Claims Management - developed to ensure businesses are not at risk when an incident occurs.

- Limits up to R50 million (higher limits available on request)**
- Cover includes all VAPs bundled into the product:**

1	Riot & Strike Solution	4	Excess Solution – Transfer Assist
2	Third Party Liability Solution	5	Harbour Solutions
3	Excess Solution: RSA / Cross-Border	6	Side Tank Solution

- Complementary Spill-kit per vehicle on cover (as opposed to 1 per policy for standard covers)**
- Guaranteed emergency response**
- Risk Management**
  - Assessments to identify environmental risk and advice on incident prevention
  - Assistance with a spill response plan
  - Guidance on compliance reporting throughout the course of a claim (NEMA Section 30 process)
- An automatic SLA with Spill Tech which allows for discounts on non-insurance related services**
- Spill response training**



## EXTENSIONS - Transport

### LDV Solution

This cover is for small operators (vehicle mass under 3,500kg) handling dangerous goods dealing with exempted quantities as per SANS 10232, in accordance with the National Road Traffic Act 1996 as amended. **An all-inclusive solution for the little guy transporting limited quantities.**

### Dry Non-Haz Solution

This cover is for the clean-up of dry non-hazardous cargo (not UN listed products), examples include non-UN listed fertiliser, lime, coal and soap powder. Side tank cover is included, to a specified indemnity limit, per incident. **Just because it's dry doesn't mean it can't spill...**

### Sub-Contractor Solution

This cover is for transporters making use of contractors or sub-contractors to transport their dangerous goods. This policy will be the primary environmental insurance cover. **Someone else moving your goods? Then this is the solution for you.**

### Contingency Solution

In the event of an environmental incident which involves a contractor or sub-contractor of the insured, this cover is designed to insure the consignor. This cover is specifically designed to protect the consignor in the event that the subcontractor/s insurance policy does not respond due to non-payment. **Offers peace of mind for the consignor in the event of a subcontractor premium being unpaid.**

### Wholesale Solution

This cover is for an insured who is not the owner of the vehicle being utilised to transport the dangerous goods they have purchased, nor the owner of the premises where the product is stored. The insured will not have custody of the dangerous goods product and will utilise specified contractors. Cover can be used as part of the licence application at the DoE. **If you're selling but not storing / transporting - this policy will assist in meeting licence requirements.**



## VALUE-ADDED PRODUCTS - Transport

### Riot & Strike Solution

This solution provides cover for spillages as a result of a riot or strike. Cover is limited to clean-up and rehabilitation of spillages/releases into the environment as a direct result of a riot or strike. This includes spillages from the load and vehicle's side tank including oil spills from vehicles, engines or hydraulic equipment fixed to the primary mover.

### Third-Party Liability Solution

This cover protects against third-party claims resulting from injuries to people and damage to property as a direct result of an environmental incident resulting in a claim as defined by the policy. It covers bodily injuries, death or disease caused to any person/s and physical damage or destruction of any tangible property other than what is provided for under restoration/rehabilitation costs. The extension covers both legal costs & settlement for which the insured would be legally liable to pay.

### Excess Solution – RSA / Cross-Border

Excess Solution is not only an excess reducer, it offers many additional benefits. **Cover includes:**

- ✓ No excess payable for claims that occur within South Africa
- ✓ Cross-border excess is reduced to only R50 000 per claim
- ✓ For an additional premium, Cross Border excess can be reduced to nil
- ✓ Load transfers are covered to prevent a claim
- ✓ Cargo related drips, leaks and minor spillages are covered
- ✓ Includes oil spill from vehicles, engines or hydraulic equipment fixed to the primary mover – limited to R50 000 per incident



## Excess Solution – Transfer Assist

Excess Solution Transfer Assist covers transfers that are not related to claim mitigation such as contaminated loads, pump failures etc.

## Harbour Solution

This solution covers any spillages as a direct result of the loading/offloading activities from a vessel to the insured vehicle whilst in the harbour / port or the harbour's edge (quayside).

## Side Tank Solution

This solution covers the side tank (fuel tank used to propel the vehicle) diesel spill clean-up and rehabilitation costs. In the event of an accident, on many occasions the diesel side tank is ruptured, spilling its diesel into the environment. These type of spillages can range from 10 litres to 1 000 litres, often covering a large road surface and road shoulder. This can contaminate the surrounding environment, which may result in large clean-up and disposal costs. The cover includes an immediate clean-up response, disposal of waste material and rehabilitation of the environment and clean-up of the road surface.

## SITE CLEAN-UP POLICY

### Covers & Extensions

### Value Added Product (VAP)

### Value Added Benefit

#### Above Ground

#### Underground

#### On-Site

#### Underground

- Riot & Strike Solution

- Compliance Assist

Spill Protect Plan  
(Separate Cover)

Spill Protect Plan  
(Separate Cover)

- Third Party Liability Solution \*

- Spill Management

Forecourt Cover  
(Extension)

- Excess Solution - RSA

- Guaranteed  
Emergency Response

### Policyholders who would need this type of cover:

Warehouse, Yard Storage, Manufacturing, Forecourts, Fuel Stations

\* Underwritten by Leppard

### Site (On-Site)

- EnviroSure specialists will conduct, at no charge, in-depth assessments of a site to identify environmental risk and to advise on incident prevention. Our specialist team will:
- Provide advice and procedures to ensure staff are response-ready in the event of a spill
- Assist with strategic rehabilitation plans and guidance on the relevant reporting requirements.

### Site (Underground)

- EnviroSure will actively work with clients to customise a risk management plan to reduce risk & manage compliance requirements. Depending on needs & policy structure they may contribute towards:
- Tank testing, Specialised consultants to aid in external audit prep., Spill kits and spill response training



## ADDITIONAL COVER SOLUTIONS – Site (On-Site + Underground)

### Spill Protect Plan

Spill Protect Plan for Site-Based risk will be a comprehensive bundle of insurance solutions, risk management and claims handling. The plan will be customised to suite the client's risk and will include specialised risk management planning and mitigation solutions such as spill kits or tank testing.



## EXTENSIONS – Site (On-Site)

### Forecourt Cover

Forecourt spillage cover of R 100 000 is included in the annual aggregate limit for the clean-up of spillages originating from the underground tanks onto the forecourt, this will include operational spillages from the pumps and product storage on the forecourt subject to the total storage volume of product being less than 200 litres in total. Any above ground storage on the premises, used oils, bulk storage or waste products are excluded from cover. Cover is in respect of clean up and environmental rehabilitation only. Policy excess is applicable to each and every claim. Higher limits available on request.



## VALUE-ADDED PRODUCTS - Site (On-Site + Underground)

### Riot & Strike Solution

This cover is limited to clean-up and rehabilitation of the environment only in the event of a spillage or release into environment as a direct result of a riot or strike. Cover includes spillages originating from clients' sites in line with their existing policy structure as a result of a riot or strike. Territorial limits are RSA only.

### Third-Party Liability Solution

This cover offers protection against third-party insurance claims resulting from injuries and damage to people and/or property as a direct result of an environmental incident resulting in a claim as defined by the EnviroSure policy. The Liability Solution extension covers both legal costs and settlement for which the insured would be legally liable to pay. Cover is limited to liability arising out of an environmental incident which also give rise to a valid claim in terms of the Site Clean-up Policy.

**This product is a Leppard & Associates (Pty) Ltd, FSP 274, offering and is underwritten by Lombard Insurance Company Limited, FSP 1596, a licensed Non-Life Insurer.**

### Excess Solution – RSA

This cover is an excess reducer for On-site Clean-up and Underground Storage Tank policyholders. This solution assists with managing risk exposure at the time of a claim.

## VALUE ADDED BENEFITS (Included in Policy)



### **Compliance Assist** - Transport + Site (On-Site + Underground)

In the event of an accident, incident or spillage which potentially impacts on the environment, the insured is responsible for containing and minimising the effects of the incident, clean-up procedures including remedying the effects of the incident, and assessing the immediate and long-term impact on the environment and public health.

Initial reporting of the incident and subsequent reporting post the incident to the relevant authorities are also the responsibility of the insured.

Envirosure has the expertise to assist with all compliance requirements including compiling of reports and handling of authorities' queries. We take away the stress of dealing with these complicated and time-consuming compliance issues, allowing the insured to focus on their daily business.

**Includes:** Assistance with /Guidance on Section 30 Alert report + Section 30 Emergency and DEA



### **Spill Management** - Transport + Site (On-Site + Underground)

reporting

#### **Real-Time Reporting**

Real-time communication and reporting to the insured/broker is an integral part of our process. When an incident has occurred and the response is in progress, live updates are provided hourly throughout the process.

A live communication group is created and all key EnviroSure, service-provider response team and insured/broker staff are communicated with as the response, containment and clean-up progresses.

Post resolution of the incident, accident or spillage, a detailed report, which includes a comprehensive overview, is compiled and is included in the claim's debriefing.

**Includes:** Hourly updates + Photographic evidence (where permissible) + Detailed reports

#### **Appointment of Service-Provider**

Hazcall will appoint the service-providers, saving time, money, and the stress of sourcing and paying deposits to service-providers (including cross-border responders).



### **Guaranteed Emergency Response** – Transport + Site (On-Site + Underground)

Guaranteed immediate emergency response from one of Spill Tech's 16 branches.



## Driver Solution - Transport

Available for certain policyholders and provides cover for all drivers and co-drivers when on shift or on duty with the insured. The Sub-Contractor and Contingency Solutions are not offered as part of this benefit. Terms & conditions will be listed on Policy Schedule & applicable Policy Wording.

Old Mutual Insure Limited (Registration number 1970/006619/06) underwrites and administers this Policy.

Old Mutual Insure is a licensed Financial Services Provider (License No.12) and Non-Life Insurer.

## THE FOLLOWING FACTORS WILL BE TAKEN INTO ACCOUNT

### General:

#	Transport	Site (On-Site)	Site (Underground)
•	Type of commodity/product being transported	Type of commodity/product stored on the site	Type of commodity/product stored including whether underground bulk storage includes hazardous substances (e.g. diesel/petrol)
•	Main routes travelled	The age and condition of the infrastructure	
•	Potential impacts in the event of a release of the commodity / product into the environment including the clean-up, rehabilitation and disposal requirements associated with the relevant commodity / product	Potential impacts in the event of a release of the commodity / product into the environment including the clean-up, rehabilitation and disposal requirements associated with the relevant commodity / product.	Potential impacts in the event of a release of the commodity / product into the environment including the clean-up, rehabilitation and disposal requirements associated with the relevant commodity / product.
•	-	The properties adjacent to the site	Descriptions of the surrounding properties
•	Proximity of the site to sensitive receptors and water bodies e.g. river, dams, wetlands, boreholes	Proximity of the site to sensitive receptors e.g. wetlands, water sources	Proximity of the site to sensitive receptors and water bodies e.g. river, dams, wetlands, boreholes
•	The containment measures required and potential product flow paths in the event of a spillage	The containment measures required and potential product flow paths in the event of a spillage	The containment measures required and potential product flow paths in the event of a spillage

**Special Note for Transport:** The commodities, location of spillage, proximity of water courses, soil and underlying area topography and proximity to infrastructure as well as weather are some of the key factors that will influence the clean-up methodology rehabilitation processes, third party exposure, which ultimately impact the cost of claim. These factors are predominately outside the control of the transporter; thus it is critical they have adequate cover for the worst-case scenario.

## Previous environmental incidents:

#	Description	Site (On-Site)	Site (Underground)
	Whether previous environmental incidents have taken place at facility & whether incidents were reported to relevant authorities are important considerations.	√	√

## Infrastructure

#	Site (On-Site) Whether the site infrastructure includes:	Site (Underground) The site infrastructure
	<ul style="list-style-type: none"> <li>Above ground storage of hazardous substances (e.g. diesel, petrol, paraffin)</li> </ul>	Composition, size, age and condition of tanks and fuel lines
	<ul style="list-style-type: none"> <li>Above ground storage of non-hazardous substances (e.g. fertilizer, vegetable/cooking oil)</li> </ul>	Details regarding integrity testing of tanks and fuel lines including the methodology, frequency and contractor used to conduct testing
	<ul style="list-style-type: none"> <li>Warehousing and/or racking of hazardous and non-hazardous substances (e.g. agricultural products such as pesticides and herbicides, oils)</li> </ul>	Details regarding leak detection methods: automatic tank gauging, manual reconciliation, monitoring of wells
	<ul style="list-style-type: none"> <li>Workshops where hazardous and non-hazardous substances are stored (e.g. diesel, motor oil)</li> </ul>	
	<ul style="list-style-type: none"> <li>Refining, processing and/or manufacturing operations that utilise large quantities of hazardous &amp; non-haz substances (e.g. refining of oils – including soya, citrus &amp; sunflower).</li> </ul>	

## Compliance in terms of:

#	Transport	Site (On-Site)	Site (Underground)
	<ul style="list-style-type: none"> <li>National Road Traffic Act 93 of 1996</li> </ul>	Various Acts applicable depending on product, installation type, volume stored	Various Acts applicable depending on product, installation type, volume stored
	<ul style="list-style-type: none"> <li>Dangerous Goods Regulations (Ch. VIII National Road Traffic Act, 1996 &amp; Ch. VIII National Road Traffic Regulations, 2000) &amp; SA National Standards (SANS) codes</li> </ul>	Various SA National Standards (SANS) codes will be applicable depending on the product stored and installation type	Various SA National Standards (SANS) codes will be applicable depending on the product stored and installation type
	<ul style="list-style-type: none"> <li>Dangerous Goods Operator permit is required to transport dangerous goods</li> </ul>	Legal & environmental regulations e.g. Environmental Impact Assessments, discharge permits, enviro monitoring	Legal & environmental regulations e.g. Environmental Impact Assessments, discharge permits, enviro monitoring
	<ul style="list-style-type: none"> <li>Proximity to water sources in event of a claim will impact the scope of work</li> </ul>	Specific drainage infrastructure for sewage, effluent, stormwater	Underground water tables may impact the risk and scope of claim
	<ul style="list-style-type: none"> <li>Operational and maintenance procedures</li> </ul>	Operational and maintenance procedures	Operational and maintenance procedures
	<ul style="list-style-type: none"> <li>Management systems related to health, safety, environment &amp; quality</li> </ul>	Management systems related to health, safety, environment & quality	Management systems related to health, safety, environment & quality
	<ul style="list-style-type: none"> <li>Vehicle to be fitted with fire extinguishers</li> </ul>	Fire management systems	Fire management systems
	<ul style="list-style-type: none"> <li>Road worthiness and general condition of the vehicles</li> </ul>	General housekeeping	General housekeeping