



REPORTING CLAIMS TO PMMIC

When do you file a claim?

When you:

- suspect a leak from your tanks or piping;
- know you had a leak or spill of 10 gallons or more; or
- receive notice from another person alleging contamination coming from your tank system or damages as a result of your tank system.

Prompt notice is important in order to protect your interests. Please call **Iowa Watts 800/942-1000** or **515/334-3001** as soon as you are aware of a claim or potential claim, even if you do not believe cleanup costs will exceed the deductible. If you have an emergency after hours or over the weekend, notify our office and we will contact you as soon as possible. Contact your licensed Iowa Groundwater Professional to assist you, and the Iowa Department of Natural Resources to report the claim.

What costs will PMMIC pay?

PMMIC can only pay for cleanup of contamination caused by leaks/spills of petroleum from covered tank systems. Your policy also covers third-party property damage or bodily injury from a covered release. A \$10,000 or \$5,000 deductible applies to claims.

Costs to evaluate the extent of the contamination, or to clean it up, must be approved by PMMIC in advance, except in emergency situations. It is your responsibility to demonstrate that any emergency cleanup costs you incur are or were necessary and required by the Iowa Department of Natural Resources if they are not approved in advance.

The cost estimate you send to PMMIC must include all aspects of the project, including any equipment purchase, obtaining necessary permits, installation, operation/maintenance, subcontracted costs, sample collection/analysis, reporting, taxes, etc.

How do the bills get paid?

When you receive bills for work done at your site, your consultant is instructed to send them to PMMIC along with a copy of reports from your consultant, contractor, or laboratory that document the work. It is likely your consultant will regularly copy PMMIC on all correspondence. You will need to confirm that with them.

If you have any questions regarding a pending or potential claim, please contact us at our office. Thanks for your assistance.

Board of Directors

Ron Burmeister, Chairman; W. A. Krause, M.J. Dolan; Richard D. Johnson; Ron McGauvran