The Fuel Line

Insurance insights for Gas Stations from Jay Stoetzer

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Your Biggest Risk Is Underground

For most gas station owners, the largest exposure isn't on the sales floor — it's in the tanks and lines beneath the lot. A slow leak can contaminate soil and groundwater for years before anyone notices, and cleanup can exceed the value of the property. I'm Jay Stoetzer, and this month I'm covering tank pollution coverage.

Why General Liability Won't Pay

General liability policies contain a pollution exclusion that removes coverage for most fuel releases. That's why federal rules require underground storage tank owners to demonstrate financial responsibility through a state fund, private pollution policy or other approved method.

Financial Responsibility Basics

Under EPA rules, petroleum marketers and facilities handling more than 10,000 gallons a month generally need $1 million per occurrence, with a $1 million annual aggregate for up to 100 tanks. Missouri's Petroleum Storage Tank Insurance Fund covers eligible owners; Kansas has its own release trust fund, whose terms have changed over time. Many owners also carry private policies for broader protection.

What a Tank Pollution Policy Covers

- Cleanup on your property and wherever contamination migrates
- Third-party bodily injury and property damage
- Legal defense costs
- In some policies, transportation pollution and tank closure

YOUR AGENT

Jay Stoetzer
816-384-7738 (call or text)
jay@insure247.com
insure247.com
7001 N Cherry St Suite 201, Gladstone, MO 64118

46+ Years Experience
Licensed in Missouri & Kansas
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DID YOU KNOW?

- Most tank pollution policies are claims-made with a retroactive date — never let coverage lapse.
- Compliance records are a condition of coverage for many policies and funds.
- Known pre-existing contamination is generally excluded.

FREE POLICY GAP ANALYSIS

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PRO TIP FROM JAY:

Find the retroactive date on your tank pollution policy. If it's recent and your tanks are older, call me before your next renewal — and never let the policy lapse, even for a day.

REAL-WORLD SCENARIO

A station changes pollution carriers to save premium, and the new policy's retroactive date is its start date. Months later, a leak that began years earlier is discovered, and coverage is disputed. Keeping the original retroactive date would have kept the older release covered.

— *Jay Stoetzer*

Recipe of the Month: Slow Cooker Apple Cider Pulled Pork

Ingredients:

- 3–4 lb pork shoulder
- 2 cups apple cider
- 1 onion, sliced
- 2 tbsp brown sugar
- 1 tbsp smoked paprika
- Salt and pepper
- Buns and coleslaw for serving

Instructions:

1. Rub the pork with brown sugar, paprika, salt and pepper.
2. Place onion in the slow cooker, add pork and pour cider over it.
3. Cook on low 8 hours until tender.
4. Shred, toss with a little cooking liquid and your favorite KC sauce, and serve on buns with slaw.

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Free Tank Pollution Coverage Review

I'll review your financial responsibility compliance, retroactive date and limits, and compare state fund and private options.

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Jay Stoetzer | jay@insure247.com | 816-384-7738 | insure247.com | 7001 N Cherry St Suite 201, Gladstone, MO 64118