

Insurance Company

January 22, 2022

Via Email: John.Insured@gasstationco.com

Via Certified Mail

John Insured
Gas Station Company
555 Gas Lane
Phoenix, AZ 85000

RE:	Named Insured:	Gas Station Company
	Claim No.:	XXXXXX00012345
	Policy:	STP-891011 (eff. 2/17/21 - 2/17/22)
	Insurer:	Insurance Company
	Site:	Street Address, Phoenix AZ 85000

Dear Mr. Insured,

Insurance Company is the authorized claims administrator for the above-referenced policy (“subject policy” or “Policy”) issued by **Insurance Company** (collectively the “Company” or “Companies”) to **Gas Station Company**. For the reasons noted herein, the subject policy does not provide coverage for the subject loss. The coverage analysis is explained more fully below.

BACKGROUND

Based on the information provided, **Gas Station Company** is the owner of the property located at **Street Address, Phoenix AZ 85000** (“Site”) and **Gas Station Company** is the owner and operator of the retail gas station at the Site. **Gas Station Company** reported to **Company** that it ceased selling/dispensing fuel on X/X/XX. On or about X/XX/XX, **Gas Station Company** removed two 10,000-gallon gasoline underground storage tanks (“USTs”), one 10,000-gallon diesel UST, and one 500-gallon waste oil UST at the Site for upgrade purposes. **Environmental Consultant** reported that they did not encounter evidence of defects, leaks, or failure from the UST systems at the time of removal. In the UST Permanent Closure Report Form, **Gas Station Company** certified the following: (1) the USTs were emptied of all of their product on 7/8/19 and were inerted/purged on 7/16/19; and (2) there were no observations of petroleum staining, petroleum odor, free product in soil, evidence of