

TABLE 5. SUMMARY OF ADDITIONAL SURVEY INFORMATION

State	% Money Spent on Site Assessment vs Remediation	Fund Payment Limits for:				Independent Auditors to Review Solvency	Fund Coverage Affected by UST Violations					Has your State Fund been:		
		Site Assessments	Soil Removal/Excavations	Remediation	Other		Cleanup Costs	Fines/Penalties	Percent Cleanup Costs not Covered	No Difference in Coverage	Other	Submitted to EPA for Approval	Approved by EPA	
AK	20	Yes	No	No	\$1 million limit per site.	No							No	No
AL														
AR	N/A	No	No	No		No	No	No	No				Yes	Yes
AZ	11.2	No	No	No	limits for extent of coverage under deductible chosen. Application costs credited toward deductible.	No	Yes	Yes	No				Yes	No
CA	5 to 15	No	No	No		No	No	No	Yes				Yes	No
CO														
CT	unavailable	No	No	No		Yes	Yes	Yes	No				Yes	Yes

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DE	30/70	No	No	No	\$1 million limit per site for all activities.	No					All UST violations must be corrected in full prior to reimbursement.	No	
FL	50/50	No	No	No	Maximum site restoration coverages for some eligible sites.	No	Yes	No	No	Major repetitive violations may result in loss of eligibility for all coverage.	Yes	No	
GA	not available	No	No	Yes	Payments subject to reasonable limitation.	No	Yes	No	No		Yes	Yes	
IA					100% of first \$20,000 paid for site assessments - 82% of next \$20,000 - case by case basis.	Yes	Yes	Yes		Owner/operator must pay 18% or \$5000 of 1st \$80,000. After \$80,000, pay 35%.			

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ID	20	Yes	Yes	Yes	Legal defense costs, pre-insurance, site assessment, actuarial costs, allocated & unallocated loss, reserves, etc.	Yes*	No	No	Yes	No	Policy coverage is adjusted for increased loss due to negligence of insured.	Yes	Yes
IL	100% remedial action	No	No	No	\$1 million limit per occurrence and \$1 million per year.	No	Yes	No	Yes		Must be in substantial compliance with State and Federal regulations and statutes.	Yes	Yes
IN	unknown				costs submitted are reviewed for eligibility and reasonableness.	No	Yes	No	No			Yes	No

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KS	80	Yes	Yes	Yes	Bidding and pre-approval required.	No	Yes	No	No	Serious violations may prevent coverage.	Yes	Yes	
KY	15	No	No	No		Yes	Yes	No		May affect 3rd party coverage.	Yes	No (interim)	
LA	38 (assessments)	No	No	No	Third party court judgements	No				Seek cost recovery if expend funds for cleaning up sites not in "substantial compliance"	Yes	Yes	
MA	N/A				(Regs being developed)	Yes (state)	Yes			Statute requires full compliance.		Yes	
ME		No	No	Yes	hydro/geo investigation paid.	No	No	Yes	Yes		Yes	Yes	
MI	3/5	Yes	Yes	Yes	Limits established for all phases of corrective action.	Yes	Yes				Yes	Yes	
MN	UNK.	No	No	No		No	No	Yes	No		Yes	Yes	

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		Site Assessments	Soil Removal/Excavations	Remediation	Other	Claims adjusting process establishes specific budget for each site. Liability limited to \$1 million per occurrence.		Yes (state auditor)	Cleanup Costs	Fines/Penalties	Percent Cleanup Costs not Covered	No Difference in Coverage	Other	Submitted to EPA for Approval	Approved by EPA
MO	N/A	Yes	Yes	Yes		Yes (state auditor)				Must be in compliance to receive coverage. Violations may result in loss of coverage.	Yes				
MS	40/60	Yes	Yes	Yes		No	Yes	Yes	No	No					Yes
MT	60/40	No	No	No		No	Yes	No							Yes
NC	~60/40	No	Based on extent of contamination.	No	All controlled by reasonable rates - cap of \$1 million per occurrence.	No	Yes	No	No	No				Yes	Yes
ND		No	Yes	No		No	Yes		No					Yes	Yes
NE		No	Yes	Yes		No	Yes	Yes	Yes	No				Yes	No
NH		No	No	No		No				No	No coverage if not in substantial compliance.			Yes	Yes

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NM	30/70	No	Yes	No		No	No	No	No	No coverage if not in substantial compliance.	No?	No	
NV	30/70	No	No	No		Yes	No	Yes	No		Yes	Yes	
NY					Non-reimbursable fund for all spills.								
OH	15/85	No	No	No	Up to \$1 million; payments limited to actual, reasonable, necessary costs.	No	No	No	No		Yes	Yes	
OK	30/70	No	No	No	\$1 million total for oil marketer per site. \$500,000 total for non-oil marketer per site.	Yes	No	No	Yes	For substantial non-compliance or failure to cooperate, reimbursement can be refused or helited.	Yes	Yes	
PA		No	No	No		Yes	Yes	No	No		Yes	No	

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SC	90/10				\$1 million per occurrence.	No	No	Yes	No	Yes	No substantial compliance requirements to access Funds.	Yes	Yes ³
SD	25	No	No	No	all must be approved before work takes place.		No	No	No	Yes	Lack of cooperation with regulatory agency may jeopardize funding.	Yes	Yes
TN	unknown	No	No	No	\$1 million limit for reasonable costs.	Yes		No				Yes	Yes (for corrective action - not third party)
TX	Not tracked	Yes	Yes	Yes			No	No	No			Yes	Yes
UT	50	No	No	No	Determined on a case by case basis.	No	No	Yes	No		Certificate of Compliance may be revoked or may lapse.	Yes	Yes

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VA	unknown				Are developing usual, reasonable, and customary costs for all reimbursable activities.	No	No	Yes	No	No	No		Yes	No
VT	40/60	Yes	Yes	No		No	Yes	No	No	No			Yes	Yes
WA														
WI	40	Yes	No	No	Dept. must approve costs.	Yes	No	No	No	Yes			No	
WY	25	No	Yes	No		No	No	No	No	Yes			Yes	Yes

¹ This is required by law for any insurance company.

² New Mexico is only state that has authority to approve its own Fund.

³ Corrective Action only - Third Party under EPA review.