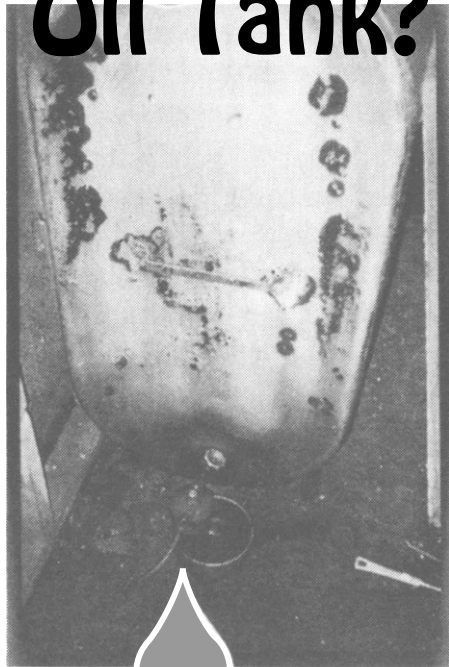


How is your Oil Tank?



FUEL TANKS

The domestic fuel oil tank (*for that matter any fuel tank at home or on the farm*) is something that we all take for granted. Faithfully, year after year it holds and delivers the needed fuel oil. However, they wear out, and at some point in time will need replacing. An aging tank can develop leaks or have the legs rust through.

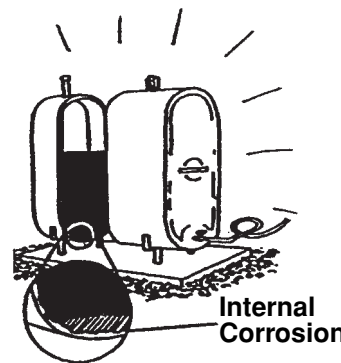
The appearance of a tank can be deceiving, as moisture often develops internally, and causes decay from the inside out. The first sign of a bad tank could be an odor of oil in the air.

Watch for rust and corrosion at the bottom of the tank and where the legs are welded to the tank. Keep an eye on the fuel filter and repair it immediately if it begins to leak. Nozzle plugging could also be a symptom of sludge and internal corrosion.

An oil spill in your basement is messy, smelly, and if it finds its way into a sump pump or drain hole, can make an expensive mess of things, especially if it gets into wells or ground water systems.

INTERNAL CORROSION

Nearly all fuel oil tanks corrode from the inside out. Inevitably there will be an accumulation of water and sludge at the bottom of every tank. These compounds are the cause of internal corrosion.



Outdoor installations are more susceptible to condensation as a result of the day/night temperature changes. Tanks may look "as good as new" on the outside, but rust may be

eating away at the shell of the tank on the inside. It is recommended that tanks be replaced every 25 - 30 years - dependent upon tank design, gauge or thickness of the steel. To minimize corrosion, keep your fuel oil tank full during the non heating season.

DO YOU KNOW HOW OLD YOUR TANK IS?

Above ground storage tanks made in the last 15 years are usually dated and certified by the Underwriters Laboratory of Canada (ULC) and labeled. If there are no handles on the end of your tank, it is 30 plus years of age.

We recommend tanks be replaced by qualified technicians and according to the code (CAN/CSA B-139) after these years of service. Do not pump sludge from the bottom of your old tank into your new one. Cross contamination can cause a fuel oil tank to corrode in less than two years.

Install only those tanks which have been tested and certified by an approved testing agency (ie. Underwriters Laboratory of Canada Standard CAN4-S602).

Make sure all existing inside tanks are located a minimum of 2 feet from any source of ignition or heating units (ie. furnace, wood burning device, heaters, etc.).

Never enclose an oil tank. Ensure the fill and vent pipes are black malleable metal or copper. Oil lines should never be buried in concrete (If buried - must be inside plastic tubing).



**Know Your Tank's Age
Help Protect Our Environment!**



Bay of Quinte Mutual
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1-800-267-2126

FACTS ABOUT FUEL OIL SPILLS

Most spills are caused by tanks collapsing due to corrosion, frost heaving, ground settling, improper installation, fuel lines or filters snapping off or being accidentally damaged.

POINTS TO CONSIDER

Health Hazards:

1. One litre of fuel oil can contaminate one million litres of drinking water.
2. Fuel oil and gasoline contain benzene.
3. Drinking water with 5PPB* of Benzene is unsafe for human consumption.
4. Due to the physical and chemical properties of Benzene, it can evaporate very quickly from the spilled fuel.
5. Benzene is extremely flammable.
6. The potential health impacts of Benzene are great. It is toxic and associated with cancer. (ie. Leukemia, Anemia etc.)
7. Short term (acute) exposure of 1,000 PPB* over an 8 hour period may lead to symptoms ranging from headaches, to irritability, to death.
8. The odor of fuel oil in the air is detected by the nose in concentrations as small as WM*.
9. Vapour of fuel oil in the air at 10PPM* could be considered a health hazard.

*PPB - parts per billion; PPM - parts per million

Property Hazards:

1. Spilled fuel oil contaminates everything it comes in contact with.
2. Fuel oil vapour in the air is dangerous, will migrate throughout the house and reconstitute, attaching itself to any surface - even inside of computers and appliances.

3. All spills must be rehabilitated to Ministry of Environment standards which can be very expensive. If the spill involves a large quantity of oil, clean up inside a dwelling can equal or exceed the value of the house.

4. Clean up costs for outside spills are seldom under \$5,000.

5. The Ministry of the Environment keeps a record of all reported spills of pollutants (fuel oil, gasoline, etc.)

Insurance Response:

1. Your homeowner or farmowner package will cover loss or damage to your dwelling and personal property caused by fuel leakage from a permanently installed domestic fuel tank and attached equipment and piping.
2. First party pollution coverage at insured premises (ie. your lot or land) is covered to a limit of \$5,000 for damage resulting from contamination by fuel leakage. (required to be reported to a provincial authority).
3. Your residential and farm policy covers damage to third party property caused by a spill of fuel oil etc. to the limit of your liability coverage.
4. Most commercial properties are insured on a commercial general liability policy, which does not automatically include pollution liability coverage.

IF A FUEL OIL SPILL OCCURS

1. Shut off your sump pump so it doesn't pump the spilled oil on to your property or into a drain, thereby increasing the damage and amount of clean up required.
2. Block off any natural drains to prevent oil from escaping your facilities.
3. Shut off the blower on your furnace to prevent circulation of oil fumes throughout your house.
4. If the spill is extensive, turn off any pilot lights or open flames, prevent sparks (electric switches

etc.), don't use appliances with glowing elements, so the risk of fire or explosion is reduced.

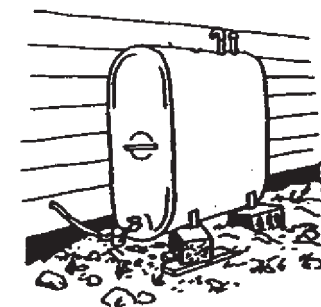
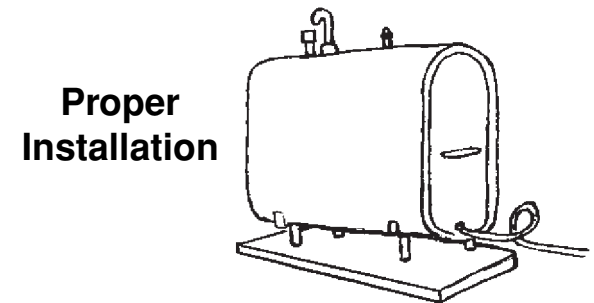
5. Any spill must be reported immediately to the Ministry of the Environment, Spills Action Centre 1-800-268-6060 (24 hr. reporting), to your municipal works department and to the owner of the pollutant (if other than yourself). This action is required under part 10, section 92 of the Environmental Protection Act.

6. If the spill is not contained on your property, notify your neighbours of the spill, so they can take protective measures as well.

7. Report the spill immediately to your oil distributor, to pump out any unspilled oil from the tank, to minimize the quantity of oil involved in the spill.

8. Report the spill to your insurance company, to confirm if insurance coverage is in place. This allows your insurance company to commence immediate clean up, thereby reducing inconvenience and cost.

9. Follow the "Handling Spills and Leaks" Section of "Green Tips" flyer on Residential Fuel Oil, produced by the Ministry of the Environment for further assistance.



Improper Installation