

## Do You Know What Your Environmental Insurance Coverage Is?

The statement "environmental insurance coverage" can mean many things. Do you know what it means in your current insurance policy? NorthStar wants to help you, our customer, better understand the type of coverage you currently have, so you can assess if additional coverage is needed in the event an environmental risk occurs on your farm.

The best way to learn the specifics about the type of coverage you have is to work directly with your insurance agent. We recommend you forward this short questionnaire directly to your insurance agent for them to complete and return to you or our Environmental Insurance experts at Wells Fargo.

**Name and Address of NorthStar Customer** \_\_\_\_\_

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**Name and Phone Number of Agent Completing Questionnaire** \_\_\_\_\_

**1. Is there environmental coverage\* included in client's current insurance program?**

*\*Environmental Coverage: Defense, settlements and judgments for Bodily Injury, Property Damage and Remediation costs from discharge, dispersal, seepage, migration, release or escape of any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals, and waste into or upon land, or any structure on land, the atmosphere or any groundwater, watercourse or body of water.*

Yes \_\_\_\_\_ (If scope of coverage differs please describe in Comment Section below)      No \_\_\_\_\_

If **yes** please answer the following:

**2. Insurance Carrier** \_\_\_\_\_      **3. Occurrence/Aggregate Limit for Environmental Claims** \_\_\_\_\_

**4. Deductible/Retention per Claim** \_\_\_\_\_

**5. Is coverage provided for unknown previous occurrences?** \_\_\_\_\_

**6. Comments or questions:**

To Agents:

Wells Fargo Insurance Services is administrating an Environmental Program to NorthStar Cooperative customers. Our mandate is limited strictly to a separate stand alone three year term environmental policy. Wells Fargo will not solicit other lines of insurance that would infringe on the relationship you have with your client. Please understand this program may be used to supplement coverage your client may already have.

Knowing that, it is our hope you will work with us for your client's environmental protection. At your client's request, please forward the completed questionnaire, call with questions, comments to:

*Clark Benton*

*Wells Fargo Insurance Services USA, Inc.*

*648 Monroe Avenue NW, Suite 300 Grand Rapids, MI 49503-1453*

*clark.benton@wellsfargo.com/(616) 732-2229/Fax 616 234-1649*

Please also send a copy to your client. Thank You.