

Pollutions Insurance Questions and Answers:

Q: Why does The Porche Agency place business with Zurich Environmental?

A: Zurich Environmental is the #1 provider of storage tank pollution liability for small businesses. We feel confident you will find Zurich Environmental continues to be an excellent solution.

Q: How do I get started?

A: This program is effective for New Business beginning April 15, 2004; and for Renewal Business, July 1, 2004. The Porche Agency works directly with Zurich underwriters.

Q: How do I obtain and submit applications for Pollution policies?

A: Start by calling The Porche Agency at 503-557-7989 and we'll guide you through the process. Zurich Environmental requires a completed and signed Zurich Environmental Application for us to submit for approval.

Q: What types of products are available?

A:

1. Coverage for storage tank systems, both above and underground
2. Coverage for dealer and repair operations (may include storage tank systems, if applicable) targeted to meet the needs of the auto trade businesses

The products are designed to provide first party cleanup coverage and third party liability exposure created when dealing with petroleum based products, that may in the event of release, contaminate surrounding property or cause bodily injury to a third party.

Q: Can The Porche Agency bind my coverage immediately?

A: No. Application submissions are made on a Submit For Approval basis only.

The Porche Agency www.PorcheAgency.com
Phone: 503-557-7989 Email: Service@PorcheAgency.com

Q: If I have questions regarding the pollution program, what type of support is available?

A: Should you require assistance with a Commercial Storage Tank or Dealer & Repair question, call The Porche Agency at 503-557-7989 and we'll be happy to assist you with any question.

Q: Where do I send payments?

A: Make checks payable to Zurich North America. Send remittances to:

Zurich North America
8745 Paysphere Circle
Chicago, IL 60674

This information will also be provided on the billing invoice received with any approved policy.

Q: What is the minimum premium for these policies?

A: The minimum premium will generally be \$350 for both the Storage Tank and Dealer and Repair products.

Q: How will I know my policy request is approved?

A: The Porche Agency will provide a binding quote offer, estimate of premium, or a notice of decline upon the underwriters decision. If business is acceptable, this notice will include the premium amount and any special instructions, i.e. return of a signed application if needed.

Q: How will claims be handled?

A: The policy requests that claims be reported as soon as possible. This may be performed through written notice as directed on the policy or by calling (800) 987-3373. The claim center operates 24 hours a day, 7 days a week. A customer service representative will take all the necessary information and assign a claim number. The customer service representative cannot handle the claim nor can they give any advice. Claim Counsel will be assigned the next business day.

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