

Tips for UST Insurance Applicants

How To Apply

An application consists of 3 parts:

- A completed, signed application form;
- UST system records; and
- Fees.

You may either apply online at <https://opm.pstif.org/signup/index.cfm> OR you may send us paper.

You will then hear from us in 30 days or less!

What Records Are Needed

It is important that these documents come with your application in order to not have your application returned upon receipt.

- Recent leak detection records, (see below);
- Operability tests on all line leak detectors;
- Line tightness tests done in the last 12 months on all pressurized piping, unless you are using interstitial monitoring (IM), Statistical Inventory Reconciliation (SIR), Continuous In-Tank Leak Detection System (CITLDS), Continuous Electronic Interstitial Monitoring (CEIM), or Vapor Monitoring with Chemical Marker (VMCM) for leak detection;
- Cathodic protection test results, if any part of your UST system has anodes or an impressed current system to prevent corrosion;
- Lining inspection, if one or more tanks have an internal lining;
- Proof of your ability to meet the \$10,000 deductible, (see page 2);
- Diagram showing tanks, piping, dispensers, buildings, containment sumps (if any), and location of all sensors labeled to match printout from ATG;
- Operator training certificate(s).
- Spill bucket tests, required every 3 years (*See note for double-walled buckets*);
- Overfill equipment tests, required every 3 years;
- Annual operability tests of the tank leak detection equipment;
- Sump and under-dispenser containment (UDC) tests for "required" sumps and UDCs, required every 3 years (*See note for double-walled sumps/UDCs*); and
- Annual and monthly walk-through inspection documents.
- If you have not maintained an acceptable financial responsibility mechanism (insurance) for your petroleum storage tanks prior to applying for coverage with us, it may result in a site assessment being requested under Section 319.133.6, RSMo.



The image shows a green application form titled "APPLICATION FOR UNDERGROUND STORAGE TANK(S)". The form includes sections for SITE information (Site Name, DNR ST#, Site Address, City, State, Zip), OPERATOR information (Legal Entity Name, Ownership type, Mailing Address, Contact Person, Phone, State, Zip, Email Address, Cell Phone), OWNER information (if different than operator, same fields as operator), CORRESPONDENCE information (Primary contact, Correspondence recipient), and MORTGAGEE information (Legal Entity Name, City, State, Zip, Mailing Address, Contact Person, Phone, Email Address). The form is labeled "Page 1" at the bottom.

Note: For double-walled spill buckets, sumps or UDCs, you may use interstitial monitoring if you have sensors between the walls. Sensor reports will need to be provided to document the 3-year test is not required.

Leak Detection Records

If you use:	You must send us:
An automatic tank gauge (ATG)* (Most UST owners have an ATG that measures the fuel level in each tank, monitors inventory, and “watches” for leaks. There are different brands and models of ATGs.)	Printouts from 1 day in each of the last 6 months showing a “passing” leak status report.
Statistical Inventory Reconciliation (SIR)	Full reports from your SIR vendor for the last 6 months.
Interstitial Monitoring (CEIM) (Required for USTs installed after July 1, 2017.)	Printouts from 1 day in each of the last 6 months for each sensor in each tank, piping run, and containment sump. The printouts must show “normal” or otherwise indicate no alarms.
Daily Inventory Control (DIC) (Can only be used the first 10 years after installation for USTs installed prior to July 1, 2017.)	Reconciled monthly inventory for the last 6 months AND A tank tightness test performed in the last 5 years that is capable of detecting a 0.1 gal/hour leak.
Manual Tank Gauging (MTG) (Can only be used for tanks \leq 2,000 gallons and only for first 10 years after installation. Typically for small waste oil or kerosene tanks.)	A 30-day reconciliation report for each of the last 6 months AND A tank tightness test performed in the last 5 years that is capable of detecting a 0.1 gal/hour leak.

*High throughput UST facilities (>800,000 gal/month) are required to use “Continuous In-Tank Leak Detection System” (CITLDS) or “Continuous Electronic Interstitial Monitoring” (CEIM), which require a specialized type of ATG, or Vapor Monitoring with Chemical Marker (VMCM). Other facilities may also use these techniques. For insurance coverage, facilities using these techniques must send PSTIF 6 months of recent CITLDS, CEIM, or VMCM reports.

Deductible Requirements

Applicants must show they can pay the \$10,000 deductible. Most applicants either –

- Send a financial statement showing you have a *net worth of at least \$100,000* or *working capital of at least \$50,000*,

OR

- Send a letter from your banker attesting you have the ability to pay the \$10,000 deductible. The letter must be on bank stationery, be dated, be signed by a senior bank officer, and should be addressed to “MO Petroleum Storage Tank Insurance Fund, PO Box 104116, Jefferson City, MO 65110.” Here are some examples:
 - “This letter will introduce our customer, (insert name), with whom we have had a business relationship for (x) years. Based on our experience, we acknowledge that s/he is perfectly capable of honoring this commitment to pay the \$10,000 deductible, as required by the Missouri Petroleum Storage Tank Insurance Fund.”
 - “This letter will introduce our customer, (insert name), with whom we have had a credit relationship for (x) years. We have extended credit to him/her in an amount of \$_____. S/he has faithfully made payments as agreed, and maintains a good credit standing with the bank.”

Other methods for documenting how you can pay the deductible can be found at
www.pstif.org/tank-insurance.