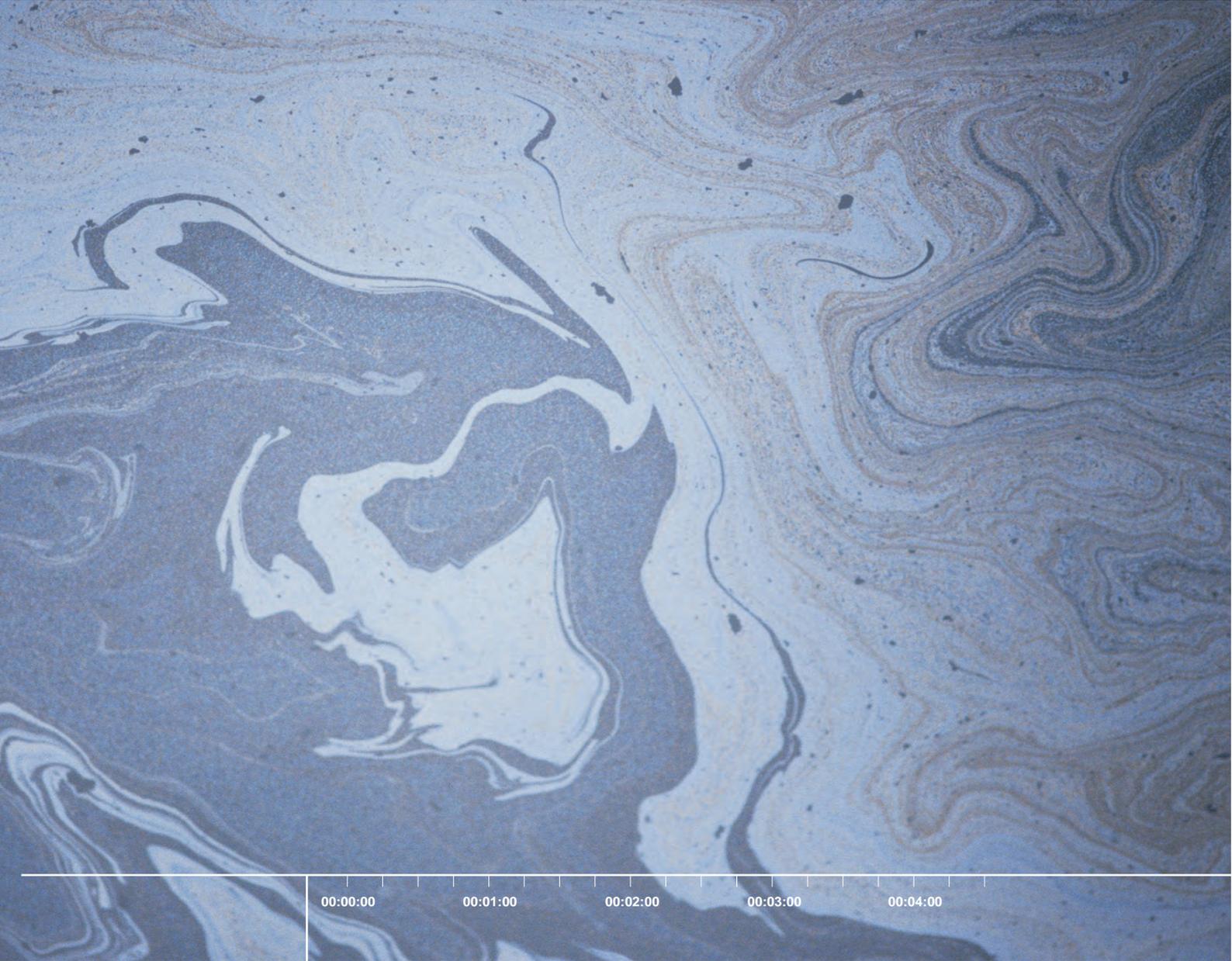




OIL REMEDIATION SERVICES



CLEANING UP HEATING OIL SPILLS - AN AWARD WINNING SOLUTION

When oil tankers run aground and the oil tanks are breached, coastal regions can be devastated. But have you ever considered what happens when a home or building has a leak from a heating oil tank? These too can be extremely disruptive.

To set your reserve, and be able to reassure the policyholder, you need to be sure that your contractor can accurately inform you of all implications. BELFOR's award winning oil remediation service offers you all of this and more.

Our single source project management gives you cost control, accurate reporting and an efficient process, offering the best course of action for oil claims with no surprises.

Our Oil Remediation Service won a British Insurance Award in the 'Claims Initiative of the Year' category.



THE TRADITIONAL APPROACH IS NOT ALWAYS THE MOST EFFECTIVE

Our research has shown that traditionally builders or commercial oil spill companies are called when this type of loss occurs. We believe this approach can be fraught with problems as they are unlikely to be aware of complications which include:

- Finding the appropriate course of action.
- Relevant legislation.
- The insurance claims process.

This can result in:

- No control over the claim.
- Escalating costs.
- Policyholder confusion.

A COMPLEX AND COSTLY PROBLEM TO HANDLE

You will be faced with many problems with this type of claim including establishing an accurate reserve from just a visual inspection. From this it is difficult to define the complete scope of work and provide full cost implications for your principals.

Furthermore, if the oil spreads into neighbouring properties or the water table and local watercourses, you should be aware that the Environment Agency (EA) must be informed. If there is a delay in instigating remediation the EA have the power to action the work, invoicing the insurer.

UNDERSTANDING THE CONCERNS OF THE POLICYHOLDER

When arriving on site you have to assess the potential impact to the occupier's health, arranging alternative accommodation if necessary. BELFOR provides you with air meter readings to help establish the level of risk.

All work has to be accomplished within the cover of the policy whilst being sensitive to the needs of the policyholder at what is a stressful time.



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THE IMPORTANCE OF TRAINING AND TESTING

BELFOR technicians are trained and tested, and accredited by the British Oil Spills Control Association (BOSCA). Therefore, we are on the EA's list of preferred contractors and are authorised to remediate serious incidents where watercourses have become affected. Our technicians are also trained to be sensitive to the needs of the policyholder as claimants are often confused about what works are covered by their policy.

BELFOR'S APPROACH

Our research has led us to develop a revolutionary way to ensure proper remediation with a series of set costs so that you have no surprises at the end of the claim. To ensure you are not exposed to unknown loss and unnecessary costs, any information relating to the claim that we receive is passed to you as soon as possible.

The procedure for work involves 4 steps:-

1. Site investigation - spread of oil with sampling and analysis.
2. In depth exploratory work and further sampling if required.
3. Remediation - digging out contaminated material and removal of remaining contamination using bacteria (bio-remediation).
4. Refurbishment - which includes replacing damp proof courses, rebuilding, replacing pipes and redecorating.

If these steps are not followed oil may still remain and can cause mould problems through the degradation of the damp proof membrane. Subsidence may also occur through the changed morphology of the soil structure.

COSTS

A. Inspection

Initial inspection, both visual and air sampling for volatile organic compounds (VOC's). An initial inspection report will be produced.

Cost - Free of charge (if the initial inspection is to carry out emergency works, these will be charged).

B. Scientific Investigation

Full scientific investigation including visual inspection, air sampling for VOC levels and soil and water sampling for total petroleum hydrocarbons. A full technical report with stage one remediation proposals will be produced.

Cost - To be advised prior to inspection.

C. Independent Inspection

If required BELFOR can arrange a fully independent inspection report should any legal or insurance issues require clarification..

Cost - To be advised prior to inspection.

On completion of items B or C BELFOR will supply a fully costed quotation which will identify any additional items that may cause a variance on price.



WE PROVIDE YOU WITH A FIRST CLASS OIL REMEDIATION SERVICE COMBINED WITH AN EXTENSIVE KNOWLEDGE OF THE INSURANCE INDUSTRY



OIL SPILL

INSPECTION

EXCAVATION

BIO REMEDIATION

REINSTATEMENT



**FOR FURTHER INFORMATION
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