



# State of Washington Pollution Liability Insurance Agency



## Heating Oil

### Pollution Liability Insurance Agency

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To request materials in an  
alternative format, call PLIA  
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1-800-833-6388.

More than 50,000 state residents heat their homes using oil from a heating oil tank on their property. With basic monitoring of your heating oil tank, you can address leaks that can pollute the environment and threaten water supplies and human health.

### This fact sheet provides guidance on how to:

- ❖ Confirm your registration in the Pollution Liability Insurance Agency (PLIA) Heating Oil Insurance Program.
- ❖ Monitor your heating oil tank and detect possible leaks.
- ❖ Take action if your tank has leaked.

### How do I insure my heating oil tank against leaks?

For heating oil tank owners registered by July 2, 2020, PLIA offers insurance at no cost to owners. The Heating Oil Insurance Program provides up to \$60,000 of coverage to clean up pollution caused by a leak from a heating oil tank. The insurance only covers tanks used for heating and registered in the program **before a leak occurs**.

To see if your tank is registered, contact us at (800) 822-3905 or by email at [pliamail@plia.wa.gov](mailto:pliamail@plia.wa.gov)

As of July 2, 2020, the Heating Oil Insurance Program no longer accepts new registrations. Currently registered heating oil tanks will maintain coverage. Transfers of existing registrations will also be accepted if transferred within 180 calendar days from the date of the property transfer.

### Why do I need to monitor my heating oil tank?

Aged heating oil tanks can develop holes and leak heating oil into the environment. Tanks that leak can pollute the soil, nearby surface water and groundwater. A leak can also negatively impact the air quality on your property, which can have hazardous impacts on human health if left unresolved.

In addition, under state law, you can be held liable for the cleanup and natural resource damages caused by leaks from your tank. Finally, if your tanks leak, your property may be listed on the Department of Ecology's (Ecology) Confirmed and Suspected Contaminated Sites List.

## How do I know if my tank is leaking?

- ◆ **The furnace stops working.** This can mean there is water in your tank. You can call a service company to test your tank, or you can do it yourself using a stick and water-reactive paste. (See box at right for more info.)
- ◆ **Heating oil levels drop faster than expected.** Monitor your fuel use carefully for any unexpected changes.
- ◆ **Underground heating oil tanks are often removed.** During tank removal, the contractor may find holes in the tank or heating oil in the soil.
- ◆ **Vapors or heating oil seep into basements.** Sometimes oil can seep into a basement or crawlspace. You should regularly check areas near your tank and service lines for odor or visible signs of leaking.
- ◆ **Remember:** The older your tank, the more carefully you should monitor it.

### How to check your tank for water:

Sometimes a leaking tank contains both oil and water. The water will settle to the bottom, and the oil will float on top.

- ◆ Put a small amount of water-reactive paste on the end of a stick.
- ◆ Insert the stick into the tank.
- ◆ Any water in the tank will cause the paste to change color.
- ◆ Water-reactive paste is inexpensive and can be purchased online or from most heating oil companies.

## What should I do if my tank is leaking?

### 1) Report the leak to the Department of Ecology.

You must notify the Department of Ecology (Ecology) of any release to the environment. You can notify your [Ecology regional office](#) by phone, email, or online. Contact information is available at [www.ecy.wa.gov](http://www.ecy.wa.gov).

If the release has entered surface waters—such as lakes, rivers, creeks, or storm sewers—you must immediately notify the Washington Emergency Management Division at **1-800-645-7911**.

### 2) Contact PLIA to find out whether your tank is insured.

Call PLIA at 1-800-822-3905 as soon as possible to confirm whether your leaking tank is registered under the Heating Oil Insurance Program and whether the leak is covered by the Program. You have 30 days from the date the tank is disconnected from the furnace to file a claim. PLIA will not cover claims outside of the 30-day window.

If the leak is not covered by the Heating Oil Insurance Program, you can apply for the [Heating Oil Loan and Grant Program](#). Participants of this Program may receive up to \$75,000 of financial assistance to help pay for cleanup and infrastructure projects associated with home heating oil tanks. For more information, contact Kory Neidich, the Heating Oil Loan and Grant Program Coordinator, at [kory.neidich@plia.wa.gov](mailto:kory.neidich@plia.wa.gov).

Technical assistance on tank removal and environmental cleanup are also available under PLIA's [Heating Oil Technical Assistance Program](#). This service is available for a \$1,000 flat fee. Please contact Jeremy Richtmyre, the Heating Oil Program Coordinator, at [jeremy.richtmyre@plia.wa](mailto:jeremy.richtmyre@plia.wa) to learn more.

### 3) Remove all remaining heating oil from the leaking tank.

As soon as possible, you should have all heating oil pumped from the tank. This is the easiest, least costly, and single most important action you can take to prevent pollution of soil and groundwater. The longer you wait to remove the oil from the tank, the more work it will take to clean up the pollution. If needed, you can have the oil pumped into a temporary tank connected to your furnace so you can continue to heat your home.

- If your tank is registered with the Heating Oil Insurance Program, please refer

- to our [Heating Oil Insurance Program webpage](#) for more information on next steps.
- **Important:** Be sure to keep reports of tank removal and soil samples for your records.

#### 4) Remove or decommission the leaking tank.

After pumping the heating oil out of your leaking tank, you will need to decide whether to have the tank removed or decommissioned in place. Check with your local Fire Marshal before proceeding, as each jurisdiction has its own requirements.

PLIA recommends that you remove your tank rather than decommission the tank in place because:

- ◆ Tank removal is the only guaranteed way to determine whether your tank has leaked. Removal allows visual inspection of the area under the tank and more accurate soil sampling.
- ◆ Homebuyers and lending institutions may require assurance that the property is not polluted and may require tank removal. A tank decommissioned in place is more difficult to remove, and discovering pollution beneath the tank at the time of sale can delay your property transaction.

More information on heating oil tank decommissioning can be found on our [website](#).

#### 5) Clean up any contamination caused by the leak.

You should evaluate and clean up any pollution caused by the leak. While this may involve effort and expense, cleanup is in your best interest:

- ◆ Leaks can pollute wells and streams, and the vapors can make you or your children sick.
- ◆ Under state law, you may be held liable for cleanup and natural resource damages caused by leaks from your tank ([Chapter 70A.305 RCW](#)).
- ◆ State law also requires you to disclose environmental contamination to prospective buyers, which could lower the value of your property ([Chapter 64.06 RCW](#)).

If you have a valid claim under PLIA's Heating Oil Insurance Program, you can find more information on our [website](#) for completing your cleanup.

You may want to hire a cleanup contractor or environmental consultant. The cost of these services will vary depending on the size, location, and accessibility of your tank. Costs can also vary among companies performing the same services. If possible, ask for several price quotes before selecting a service provider. To ensure you can compare different quotes, ask for:

- ❖ A detailed, itemized estimate and a copy of the contract.
- ❖ A plan for meeting state and local cleanup requirements.
- ❖ A timeline for the work proposed.

If you are enrolled in PLIA's Heating Oil and Technical Assistance Program, our staff can help you make informed decisions and advise you on the best path to satisfy state cleanup requirements for your property.

#### 6) Once cleanup is complete, keep records for your files.

Once you have completed your cleanup, **make sure to get a copy of the cleanup report** from your contractor or consultant. You should keep the report for future reference for yourself, lenders, and prospective buyers.

If the cleanup was completed under PLIA's insurance program, ensure that a copy of the cleanup report is sent to PLIA.

## What if I have an abandoned tank?

### Find your tank:

Heating oil tanks can be underground, aboveground, or in a basement. If you have trouble locating your tank, you can try:

- ◆ Following the fuel lines from the house.
- ◆ Locating the tank vent pipes.
- ◆ Using a hand probe or metal detector.

### Check your tank for oil:

- ◆ Remove the filler cap.
- ◆ Insert a long stick into the tank until it touches bottom.
- ◆ Remove the stick and check it for any oil residue.

## Can I get technical assistance for my cleanup?

Yes, technical assistance is available from PLIA under the [Heating Oil Technical Assistance Program](#). The service is available for a one-time \$1,000 enrollment fee. To enter the program, you must submit an application along with payment of the enrollment fee. You can apply [online](#), download the documents from PLIA's [website](#) or request an application by calling 1-800-822-3905.

Under the [Heating Oil Technical Assistance Program](#), you may request a written opinion from PLIA on whether your cleanup meets the substantive requirements for closure under [Chapter 70A.305 RCW](#), Model Toxics Control Act. If PLIA determines that the site has met the substantive requirements of the state's cleanup rules, then a "No Further Action" (NFA) letter will be issued. An NFA letter is an opinion letter based on PLIA's technical review of the site. This letter may be submitted to lending institutions and other environmental agencies for certain requirements.

If your site is insured under the [Heating Oil Insurance Program](#), and your claim is approved, you may apply a portion of your insurance claim funds toward the [Heating Oil Technical Assistance Program](#) enrollment fee of \$1,000.

Please contact us at 1-800-822-3905 or visit [PLIA's website](#) for more information. We will be happy to answer any questions relating to heating oil tanks and requirements for achieving site closure.

### Safety Notes

- ◆ **Working on an underground heating oil tank can be dangerous.** PLIA strongly recommends that you hire an experienced professional to do any needed work.
- ◆ Under certain conditions, tanks can explode. Working in the excavation pit, cutting open or handling heavy tanks, and using power equipment also pose risks.
- ◆ **Never** enter an underground storage tank, even if it has been cut open.
- ◆ If you suspect your heating oil tank is leaking, take **immediate** action. The earlier you act, the less oil will leak into the surrounding soil, nearby surface water or groundwater.
- ◆ If you have a leaking heating oil tank, do **not** refill it. Stop use immediately. Have the remaining heating oil pumped out of the tank as soon as possible.
- ◆ If you have an unused tank, have a qualified professional check the tank before putting it back into use.
- ◆ Never put household waste like paint, antifreeze, or used motor oil into an unused residential heating oil tank.