

## SELF INSPECTION

### Check your oil tank today!

Help reduce the risk. Check your tank and contact your fuel oil supplier or oil burner technician for a professional inspection if any of these conditions apply.

- The legs of the fuel tank are bent, unstable or appear corroded.
- The tank's legs are resting on uneven or questionable ground.
- You can see signs of oil dripping from the bottom of the tank.
- The fuel line for the oil tank runs under a concrete floor or is encased in concrete.
- The event whistle is silent when the tank is being filled (ask your delivery person).
- The oil consumption seems to be higher than normal.
- The fuel oil gauge for the tank is broken, missing or faulty.
- The tank and connections have not been inspected by a professional in the past year.
- Your furnace has not been professionally inspected in the past year.
- You or visitors to your home smell the odour of fuel oil.

### Your best interest matters to us.

As the oldest Ontario farm mutual insurance company, it has been our policyholders who have made our company successful since 1856. Although much has changed over the years, we've never wavered in supporting our community in return.

Oil tanks have been a source of fuel for heating homes for decades. Today, we're more aware of the risks and are taking preventative measures to avoid disasters. Proper care of your oil tank is definitely in everyone's best interest. By working together, we can reduce the risk to your family, home and environment.

Have questions? Talk to your agent today.



*In partnership with our community since 1856.*

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## YOUR FUEL OIL TANK MATTERS

Protecting your family, finances and environment.



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## WHAT'S THE ISSUE

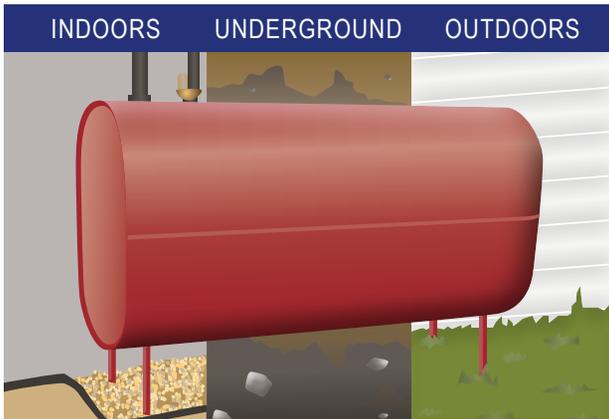
Like most metal products, the fuel oil tank located in your basement or outside of your house will deteriorate over time. It can corrode from the inside, topple over or develop hairline fractures that leak oil. That can mean significant damage to your health, your home and your surrounding property.

### Did you know?

- ▶ Fuel oil is extremely penetrating and volatile.
- ▶ Just one litre of oil can contaminate one million litres of drinking water.
- ▶ Oil vapors can cause serious health issues.

Maybe your oil tank has been fine for a long time, or perhaps it's a fairly new tank. But don't fall for believing "it won't happen to me." The reality is it has happened to others and can happen to you as well.

### Where can oil tanks be found?



## WHY IT MATTERS

A fuel oil spill or leak can be devastating – to your family, your finances and to the environment. We simply care too much to “turn a blind eye.”

### FAMILY HEALTH

Fuel oil contains a small amount of benzene, a known carcinogen. Prolonged exposure could pose a significant health risk to you and your family. If you or visitors to your home can smell fuel oil, take immediate action and investigate the source of the odour since you become desensitized to it over time.

### FINANCIAL LOSS

Millions of dollars have been paid by mutual insurance companies in Canada in recent years to cover the cost of cleaning up oil spills. The cost may range from a few thousand dollars to hundreds of thousands. These expensive claims can result in increasing the cost of everyone's premiums.

### ENVIRONMENTAL

Oil spills from home heating fuel oil tanks often involve significant quantities of leaked oil. Leaks from underground tanks can go undetected for months or even years. When oil leaches through the ground, it can spread several hundred metres to contaminate wells, water tables and waterways.

## HOW TO RESPOND

Under the Environmental Protection Act, you have a legal responsibility to maintain a fuel oil tank and to clean up any spills. With proper maintenance and some due diligence, you can reduce the risk.

**1 MAINTAIN IT**  
Have your heating system serviced annually by a licensed technician. This can be your single biggest protection against leaking fuel oil. Be sure to keep proof of these inspections to share with us.

**2 REPLACE IT**  
Few things last forever, especially fuel tanks. Consult your licensed technician to help you determine the best time to replace your equipment.

**3 BUY IT NEW**  
Don't buy a used or 'refurbished' tank. And be sure your new ULC\* approved tank is installed by a licensed technician. Talk to your agent as you may qualify for a rebate. Have you considered an alternative heating system? There are highly efficient options including propane, geothermal or an outdoor furnace.

**4 CHECK IT**  
Use the checklist found on the other side of this brochure. Then take the necessary steps.

\*Underwriters' Laboratories of Canada

*As your mutual insurance company, we want to partner with you to help safeguard your family and property.*