

## WHAT WILL THE FUND COVER CONTINUED...

take the lead, hire and oversee all contractors and pay all eligible clean-up expenses directly.

Alternatively, a Fund applicant may choose to assume responsibility for implementing the Department's clean-up instructions, selecting and paying all contractors themselves and then submitting a reimbursement request to the Department for an eligible cost determination. Reimbursement requests must include itemized invoices and corresponding proof-of-payment. To ensure the Department's support for reimbursement of eligible clean-up costs, all remedial actions and their estimated costs should be submitted in writing for pre-approval by the Department before any work takes place.

## WHAT WON'T THE FUND COVER?

The Fund does not take the place of your private insurance. It will not pay for the replacement of a failed tank or piping, any lost oil, the replacement of

personal property, floor coverings like carpet, tile or hardwood, aesthetic items such as trim, paint, ornamental plantings or lost income and lost property value.

## I STILL HAVE QUESTIONS. WHO DO I ASK?

To help provide guidance regarding the types of expenses that are eligible for payment or reimbursement from the Fund, the Department has created the Fund Coverage Cost Eligibility Guide. A copy of the Cost Eligibility Guide can be found on the Department's website at: [www.maine.gov/dep/spills/petroleum](http://www.maine.gov/dep/spills/petroleum).

For additional questions regarding the Maine Ground and Surface Waters Clean-up and Response Fund or to request a copy of the Fund Coverage Cost Eligibility Guide, contact the Department's Collections, Claims and Recovery Unit directly at 207-287-7860.



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## Maine Department of Environmental Protection



## A Homeowner's Guide To The Maine Ground And Surface Waters Clean-up And Response Fund



# FREQUENTLY ASKED QUESTIONS

## WHAT IS THE MAINE GROUND AND SURFACE WATERS CLEAN-UP AND RESPONSE FUND?

The Maine Ground and Surface Waters Clean-up and Response Fund (Fund) was established to assist with certain costs and claims incurred as the result of an oil spill. The Fund serves to ensure that oil spills are properly cleaned up to the commissioner's satisfaction. An oil spill can pollute groundwater, surface water and air quality. Oil spills may also cause other health, safety or environmental concerns.

## WHO CAN APPLY FOR COVERAGE?

As the owner or operator of an aboveground oil tank that suffered a discharge, you may be eligible to apply for coverage under the Fund. The Department's Responder working on your site can provide you with an application for Fund coverage or you can request one by contacting the Department's Collections, Claims and Recovery Unit at (207) 287-7860.

## HOW DOES THE FUND WORK?

Fund coverage works similar to an insurance policy. Once you submit an application and are approved for Fund coverage, you will be assigned a deductible. You will be responsible for payment of the assigned deductible, unless it is waived by the commissioner, and the Fund will then pay all eligible clean-up costs above the deductible up to the statutory limit.

The standard deductible assignment is based on your total aboveground oil storage capacity in gallons. For example, the standard deductible is \$500 for an oil storage capacity less than 1,320 gallons and \$2,500 for an oil storage capacity between 1,321 to 50,000 gallons. A typical homeowner tank is 275 gallons.

Additional conditional deductibles may be assessed if the oil spill was not reported to the Department or if the oil tank is out of compliance. The applicant is required to pay the total deductible amount or the total eligible clean-up costs, whichever is less.

## WHAT WILL THE FUND COVER?

The Fund only covers eligible clean-up costs incurred during the clean-up of an oil spill. "Eligible clean-up costs" means those direct expenses that are necessary to clean up discharges of oil to the satisfaction of the commissioner and are required to provide adequate protection of the public health and welfare and the environment.

Eligible costs may include, but are not limited to: contaminated soil excavation and disposal, oil recovery, groundwater investigations, drinking water sampling, the installation of drinking water treatment equipment, indoor air and sub-slab ventilation systems including the electrical cost to operate the systems, third party damage claims, or other clean-up actions required by the Department.

If major structural items of a home's construction are impacted by oil, the Fund will pay for cleaning if feasible. If cleaning is not feasible, then removal and disposal of the impacted items would be covered. Only items that affect the actual structural integrity or habitability of the home will be replaced.

Department staff are specially trained to manage these clean-ups and will typically