



# Baldwin County Commission

## Legislation Details (With Text)

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**File #:** 20-1542      **Version:** 1

**Type:** Consent      **Status:** Agenda Ready

**File created:** 9/1/2020      **In control:** Baldwin County Commission Regular

**On agenda:** 9/15/2020      **Final action:**

**Title:** Premises Pollution Liability Insurance Premium

**Indexes:**

**Attachments:** 1. Insurance Quote (REDACTED), 2. Premises Pollution Liability Insurance Policy, 3. Onsite Cleanup Costs Restricted To AST Release Endorsement, 4. Invoice for PPL Premium 09-02-2020 (REDACTED)

Date	Ver.	Action By	Action	Result
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**Meeting Type:** BCC Regular Meeting  
**Meeting Date:** 9/15/2020  
**Item Status:** New  
**From:** Terri Graham, Development and Environmental Director  
**Submitted by:** Allison Owens, Chief Administrative Assistant

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### ITEM TITLE

Premises Pollution Liability Insurance Premium

### STAFF RECOMMENDATION

Take the following actions:

- 1) Approve the Annual Premium Payment to John A. Robertson Insurance Agency for the Premises Pollution Liability Insurance for Magnolia Landfill, effective date September 15, 2020 through September 14, 2021; and
- 2) Authorize the Chairman to execute the corresponding documents; and
- 3) Authorize the Clerk/Treasurer to make an interim payment to Robertson Insurance in the amount of \$27,253.66.

### BACKGROUND INFORMATION

**Previous Commission action/date:** No

**Background:** The Development and Environmental Director recommends the Baldwin County Commission increase our environmental protection at Magnolia Landfill by purchasing an additional insurance policy to cover pollution and cleanup costs associated with future defense and claims that may arise at the facility.

In years past pollution liability was covered under standard commercial general liability policies. However, more recently insurance companies began excluding pollution liability under the general liability policy, making it necessary to purchase separate coverage for pollution liability. This insurance will protect our financial interests in the event a clean-up becomes necessary.

The pollution liability insurance policy is an environmental protection for the Baldwin County Commission and the Solid Waste Department in the event of an unseen risk or exposure. Environmental laws are always changing, and this will provide additional protection beyond the self-funding we currently have in place.

### **FINANCIAL IMPACT**

**Total cost of recommendation:** \$27,253.66

**Budget line item(s) to be used:** 510.54300.5275.01

**If this is not a budgeted expenditure, does the recommendation create a need for funding?**

N/A

### **LEGAL IMPACT**

**Is legal review necessary for this staff recommendation and related documents?**

No

**Reviewed/approved by:** N/A

**Additional comments:** N/A

### **ADVERTISING REQUIREMENTS**

**Is advertising required for this recommendation?** No

**If the proof of publication affidavit is not attached, list the reason:** N/A

### **FOLLOW UP IMPLEMENTATION**

**For time-sensitive follow up, select deadline date for follow up:** N/A

**Individual(s) responsible for follow up:** Terri Graham, Development and Environmental Director, to ensure coverage is bound;

Cian Harrison/Eva Cutsinger, Clerk Treasurer/Senior Accountant, to prepare interim check to Robertson Insurance;

Administrative Staff to mail executed documents and check to Robertson Insurance.

**Action required (list contact persons/addresses if documents are to be mailed or emailed):**

Mail check to the following:

Robertson Insurance Agency, Inc.  
Post Office Box 1048  
Fairhope, Alabama 36533

**Additional instructions/notes:** N/A