

# Tips for UST Insurance Applicants

## How To Apply

An application consists of 3 parts:

- A completed, signed application form;
- UST system records; and
- Fees.

You may either apply online at <https://opm.pstif.org/signup/index.cfm> OR you may send us paper.

You will then hear from us in 30 days or less!

## What Records Are Needed

It is important that these documents come with your application in order to not have your application returned upon receipt.

- Recent leak detection records, (see below);
- Operability tests on all line leak detectors;
- Line tightness tests done in the last 12 months on all pressurized piping, unless you are using interstitial monitoring (IM), Statistical Inventory Reconciliation (SIR), Continuous In-Tank Leak Detection System (CITLDS), Continuous Electronic Interstitial Monitoring (CEIM), or Vapor Monitoring with Chemical Marker (VMCM) for leak detection;
- Cathodic protection test results, if any part of your UST system has anodes or an impressed current system to prevent corrosion;
- Lining inspection, if one or more tanks have an internal lining;
- Proof of your ability to meet the \$10,000 deductible, (see page 2);
- Diagram showing tanks, piping, dispensers, buildings, containment sumps (if any), and location of all sensors labeled to match printout from ATG;
- Operator training certificate(s).
- Spill bucket tests, required every 3 years (See note for double-walled buckets);
- Overfill equipment tests, required every 3 years;
- Annual operability tests of the tank leak detection equipment;
- Sump and under-dispenser containment (UDC) tests for "required" sumps and UDCs, required every 3 years (See note for double-walled sumps/UDCs); and
- Annual and monthly walk-through inspection documents.
- If you have not maintained an acceptable financial responsibility mechanism (insurance) for your petroleum storage tanks prior to applying for coverage with us, it may result in a site assessment being requested under Section 319.133.6, RSMo.



**MISSOURI PST INSURANCE FUND**

**APPLICATION FOR UNDERGROUND STORAGE TANK(S)**

**SITE**  
 Site Name: \_\_\_\_\_ DNR ST# \_\_\_\_\_  
 Site Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

**OPERATOR**  
 Legal Entity Name: \_\_\_\_\_  
 (Check one) Owner of Land \_\_\_\_\_ Tanks \_\_\_\_\_ Both \_\_\_\_\_  
 (Check one) Corporation \_\_\_\_\_ Partnership \_\_\_\_\_ Sole Proprietor \_\_\_\_\_ Government \_\_\_\_\_  
 Mailing Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Contact Person: \_\_\_\_\_ Phone: \_\_\_\_\_  
 Email Address: \_\_\_\_\_ Cell Phone: \_\_\_\_\_

**OWNER (If Different than Operator)**  
 Legal Entity Name: \_\_\_\_\_  
 (Check one) Owner of Land \_\_\_\_\_ Tanks \_\_\_\_\_ Both \_\_\_\_\_  
 (Check one) Corporation \_\_\_\_\_ Partnership \_\_\_\_\_ Sole Proprietor \_\_\_\_\_ Government \_\_\_\_\_  
 Mailing Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Contact Person: \_\_\_\_\_ Phone: \_\_\_\_\_  
 Email Address: \_\_\_\_\_ Cell Phone: \_\_\_\_\_

**CORRESPONDENCE**  
 (Please indicate who will be the primary contact for this application and will be responsible for receiving and responding to our correspondence.)  
 Correspondence regarding this application should be sent to: (Check one) Tank Owner \_\_\_\_\_ Operator \_\_\_\_\_

**MORTGAGEE**  
 Legal Entity Name: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Mailing Address: \_\_\_\_\_  
 Contact Person: \_\_\_\_\_ Phone: \_\_\_\_\_  
 Email Address: \_\_\_\_\_

Page 1

Note: For double-walled spill buckets, sumps or UDCs, you may use interstitial monitoring if you have sensors between the walls. Sensor reports will need to be provided to document the 3-year test is not required.

## Leak Detection Records

If you use:	You must send us:
<b>An automatic tank gauge (ATG)*</b> (Most UST owners have an ATG that measures the fuel level in each tank, monitors inventory, and “watches” for leaks. There are different brands and models of ATGs.)	Printouts from 1 day in each of the last 6 months showing a “passing” leak status report.
<b>Statistical Inventory Reconciliation (SIR)</b>	Full reports from your SIR vendor for the last 6 months.
<b>Interstitial Monitoring (CEIM)</b> (Required for USTs installed after July 1, 2017.)	Printouts from 1 day in each of the last 6 months for each sensor in each tank, piping run, and containment sump. The printouts must show “normal” or otherwise indicate no alarms.
<b>Daily Inventory Control (DIC)</b> (Can only be used the first 10 years after installation for USTs installed prior to July 1, 2017.)	Reconciled monthly inventory for the last 6 months <b>AND</b> A tank tightness test performed in the last 5 years that is capable of detecting a 0.1 gal/hour leak.
<b>Manual Tank Gauging (MTG)</b> (Can only be used for tanks $\leq$ 2,000 gallons and only for first 10 years after installation. Typically for small waste oil or kerosene tanks.)	A 30-day reconciliation report for each of the last 6 months <b>AND</b> A tank tightness test performed in the last 5 years that is capable of detecting a 0.1 gal/hour leak.

\*High throughput UST facilities (>800,000 gal/month) are required to use “Continuous In-Tank Leak Detection System” (CITLDS) or “Continuous Electronic Interstitial Monitoring” (CEIM), which require a specialized type of ATG, or Vapor Monitoring with Chemical Marker (VMCM). Other facilities may also use these techniques. For insurance coverage, facilities using these techniques must send PSTIF 6 months of recent CITLDS, CEIM, or VMCM reports.

## Deductible Requirements

Applicants must show they can pay the \$10,000 deductible. Most applicants either –

- Send a financial statement showing you have a *net worth of at least \$100,000* or *working capital of at least \$50,000*,

OR

- Send a letter from your banker attesting you have the ability to pay the \$10,000 deductible. The letter must be on bank stationery, be dated, be signed by a senior bank officer, and should be addressed to “MO Petroleum Storage Tank Insurance Fund, PO Box 104116, Jefferson City, MO 65110.” Here are some examples:
  - “This letter will introduce our customer, (insert name), with whom we have had a business relationship for (x) years. Based on our experience, we acknowledge that s/he is perfectly capable of honoring this commitment to pay the \$10,000 deductible, as required by the Missouri Petroleum Storage Tank Insurance Fund.”
  - “This letter will introduce our customer, (insert name), with whom we have had a credit relationship for (x) years. We have extended credit to him/her in an amount of \$\_\_\_\_\_. S/he has faithfully made payments as agreed, and maintains a good credit standing with the bank.”

**Other methods for documenting how you can pay the deductible can be found at**  
[www.pstif.org/tank-insurance](http://www.pstif.org/tank-insurance).