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## ProGuard Program Highlights New York

1. **\$100,000 Cleanup Cost Limit**
  2. **\$2000 Tank Replacement Limit**
  3. **\$1000 Claim Deductible – Underground Storage Tank (UST) & Aboveground Storage Tank (AST)**
  4. **Competitive Rates - \$200 UST**  
**\$100 AST**  
  
**\$250 UST**  
**\$125 AST**
- All New York Counties other than Kings, Queens, Richmond, Bronx, New York, Nassau and Suffolk**  
  
**Kings, Queens, Richmond, Bronx, New York, Nassau and Suffolk Counties**

**\*NOTE: (Soil or Tank Test required -UST's Only- tests up to 24 mos. old are acceptable)**

- 5. Coverage for Real Property \$1,000 Limit**
- 6. Coverage for Landscaping \$1,000 Limit**
- 7. Customer must have Automatic- Fill agreement with fuel oil dealer**
- 8. Customers must remain on heating oil after we pay a claim. (See exclusion # 27)**
- 9. No coverage for Voluntary Pulling of a tank. (See exclusion # 4)**
- 10. Program filed & approved by New York Insurance Department**
- 11. Insurance Company: USF Insurance Company - "A" Rated by AM BEST**
- 12. Property Damage Covered – if a Covered Claim**
- 13. Coverage can be assigned to new property owner with Company's permission**
- 14. Covers Tanks up to 4000 gallons  
(Higher Rate for Tanks 2001 – 4000 gallons. \$450 Annual Premium UST or AST.)**
- 15. Experienced Claim Staff**

The information contained herein is only a brief description of coverage and may be subject to change. For complete terms, conditions and limitations, please refer to the policy.