

# Great American Environmental's Response & React (R&R) Program



**Accidents happen!** When a chemical, fuel or unperceived hazardous substance spill occurs, you need to take immediate action. The logistics and regulatory burdens to clean up a spill can be broad, complicated and overwhelming. When an unexpected situation arises with potentially long-term negative consequences, companies may be caught off guard and struggle with an appropriate response.

How can a company efficiently respond to an emergency situation and comply with environmental regulations and internal company guidelines while safeguarding its credible reputation and revenues?

**Great American Environmental's Response & React Program is specifically designed to help policyholders quickly and efficiently navigate the response plan from the moment a spill occurs to the final site approval.**

Having a response program in place allows insureds to prepare to act, not react, which assures peace of mind during a critical situation. The following story demonstrates the service benefits of the R&R Program and the negative repercussions that may follow if an emergency protocol is not established.

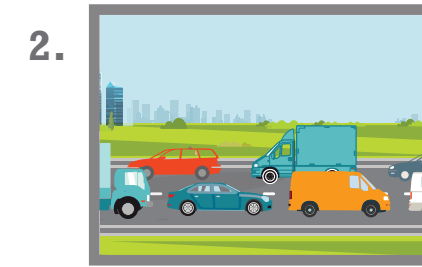
**Consider the example to the right...**

## DID YOU KNOW?

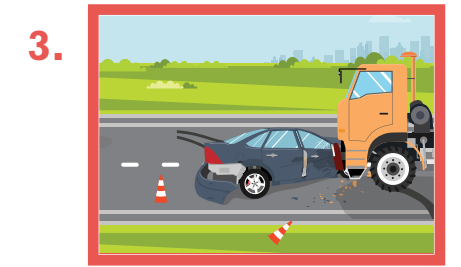
CURA works with fully vetted contracting professionals certified in DOT Hazardous Materials Transportation, 40-hour HAZWOPER, Hazardous Materials Managers (CHMM) and are consistently up to date on environmental regulatory and compliances. CURA's national reach allows them to negotiate favorable rates for the services performed.



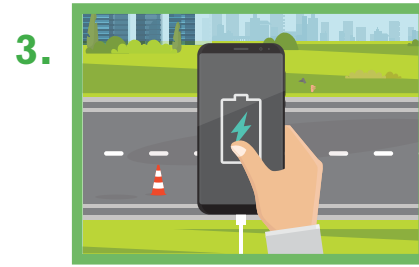
**1.** Sarah, a street contracting manager, was unexpectedly hired for an urgent project that involved re-striping a section of a major highway.



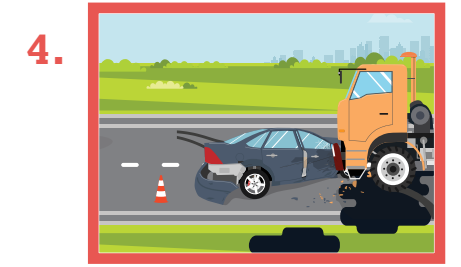
**2.** She was hesitant about performing the project, especially during high-volume traffic on a Friday afternoon. The majority of Sarah's workers clocked out early, leaving her understaffed to perform the last-minute project.



**3.** During the project, one of Sarah's trucks carrying a load of paint, containing titanium dioxide, was struck by another vehicle and overturned.



**3.** For precautionary measures, she ensured her cell phone was fully charged and her R&R emergency response number was handy.



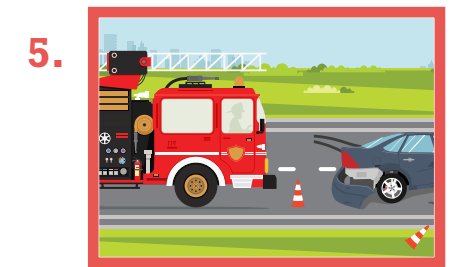
**4.** The accident ruptured the tank and released 300 gallons of paint, which spilled onto the roadway, down a nearby embankment and into a waterfowl conservation area.



**4.** During the project, one of Sarah's trucks carrying a load of paint, containing titanium dioxide, was struck by another vehicle and overturned.



**5.** In response, Sarah immediately engaged the Great American Environmental Response and React Program (R&R) by calling the emergency response hotline.



**5.** Unprepared and understaffed, Sarah was forced to frantically attempt to take immediate action. The local fire department immediately responded. Sarah's contracting company did not have an emergency response plan or a trusted service provider in place and was held liable for the remediation and legal costs that followed the accident.



**6.** CURA environmental remediation professionals were dispatched to the site quickly and as a result, gained the confidence and support of both local and state environmental regulators. The team was able to contain and complete the cleanup of the spill in a cost efficient and timely manner.



**7.** Responding to the emergency, contacting appropriate authorities, completing and filing required regulatory paperwork all while working with Great American Environmental's trusted claims department – CURA is the ideal response vendor to ensure that all costs are accounted for and properly allocated when your clients engage in their R&R program.



**6.** Due to the failure to respond efficiently to the spill, Sarah's company lost credibility among clients and projects started slowing down. This coupled with the hefty legal fines and cleanup costs the company faced after the incident, Sarah's Street Services ultimately had to close its doors.

## Response & React Program Benefits



Quick response time with contractors and remediation specialists available 24/7/365!



Save time and money by leveraging CURA's nationwide network of emergency response specialists and pre-negotiated rates.



Can strengthen relationship with environmental regulators through timely submission of spill notification, efficient clean-up procedures and thorough closure reports.



### IT ONLY TAKES ONE PHONE CALL TO INITIATE THE R&R PROCESS:

1. Call the R&R Hotline (800) 340-3399
2. Describe the situation to the on-call Incident Manager.
3. Feel relief knowing that the contractor best suited to manage your situation will respond to the incident.

**Great American Environmental's Response and React (R&R) program is administered by CURA Emergency Services – a *five-star* emergency service program and a recognized leader in the environmental and emergency response industry for more than **25 years**.**

CURA works with a nationwide network of contractors and remediation specialist who can assist in most facets of environmental management and emergency response from testing to remediation and regulatory closure, protecting you from additional risks and environmental hazards – providing the response you need for your business to succeed.

**EMERGENCY SPILL HOTLINE: (800) 340-3399**

Great American  
Insurance Company  
**110+** years with an **A** or better rating by AM Best

