

Engineering, Inc.

ISE Engineering has been a leading provider of engineering based forensic services to insurance companies and insurance adjusters in New England since 1990.



Typical oil safety valve (OSV)



Oil line with protective sleeve

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COMPLIANCE BULLETIN

as it pertains to Insurance Companies and Massachusetts State Law: Chapter 453 of the Acts of 2008 (Massachusetts Department of Environmental Protection)

To: Underwriting Managers

As you may know, this law requires Insurance Companies in MA to offer insurance for residential losses caused by leaking oil lines and tanks. This law took effect on July 1, 2010. Purchasing coverage is not mandatory on the part of the homeowner.

As part of this law and by this date, homeowners must have installed either an oil safety valve (OSV)) or an oil supply line with a protective sleeve. Any homeowner requesting coverage for oil spills and leaking oil lines must have either of these devices in place and will need to provide you with documentation of this before coverage can be written.

ISE offers **Proactive Inspection Procedures** to provide your own independent assessment to assure homes are in compliance with the Chapter 453 directives. This is especially important to eliminate having an OSV or protective sleeve being installed **after** a loss occurs. It is also possible that an oil leak can occur even if the OSV and sleeve are properly installed. You will need to know the exact cause of the leak.

For the protection of your company and your insureds, ISE is offering the following services:

- Check to be sure that the OSV and/or the protective oil line sleeve are properly installed
- · Check the support foundation for the oil tank
- Fill and vent piping to make sure they are properly sized to prevent tank bursts
- Perform minimum wall thickness measurement analysis at the base of the tank to determine if internal corrosion is occurring
- We will check to see if the tank complies with the existing Massachusetts Oil Burner code 527 CMR Board of Fire Prevention Regulations Section 4.02 in regard to oil tanks

To learn more about ISE Engineering and to find out how our services can help you transition to this new law, please call us at 508-226-8800 or e-mail us at service@iseengineering.com.

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