**Some Questions to ask your insurers or brokers if you use home heating oil**

Dear Sir or Madam

Household Insurance Policy No:

I use and store oil to heat/cook with at home, please advise me on the following:

* If there is a leak from my oil tank or external underground/above ground oil supply pipework **which pollutes soil and/or ground or surface water in my garden**, would my Household policy cover the financial costs of:
  + Calling out an oil specialist to attend and carry out any emergency works to stop and contain the leak? **Yes/No**
  + Temporary heating? **Yes/No**
  + Hiring and installing a temporary oil tank? **Yes/No**
  + Tracing and accessing the oil leak? **Yes/No**
  + Cleaning up the pollution to the requirements of the Environmental regulators? **Yes/No**
  + Advice from an Environmental Consultant? **Yes/No**
  + Restoring my garden? **Yes/No**
  + Alternative accommodation if we are advised to vacate our home by Public Health? **Yes/No**
  + My legal liability to any third party? **Yes/No**
* Would the cover provided by my household policy be restricted or not apply, if the oil leak was gradually occurring? **Yes/No**
* Would the cover provided by my household policy be restricted or not apply if the oil leak was not caused by a sudden and accidental identifiable cause? **Yes/No**
* If there is a leak from my oil tank, oil supply pipes (external or internal), boiler or appliances system, **which causes damage to the buildings covered by my Household policy,** would my policycover the financial costs of:
  + Calling out an oil specialist to attend and carry out any emergency works to stop and contain the leak? **Yes/No**
  + Temporary heating? **Yes/No**
  + Hiring and installing a temporary oil tank? **Yes/No**
  + Tracing and accessing the oil leak? **Yes/No**
  + Cleaning up the pollution to the requirements of the Environmental regulators? **Yes/No** Advice from an Environmental Consultant? **Yes/No**
  + Restoring my garden? **Yes/No** Alternative accommodation if we are advised to vacate our home by Public Health? **Yes/No**
  + My legal liability to any third party? **Yes/No**
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I look forward to hearing from you as soon as possible.

Yours faithfully