**Section 1501.400 General Insurance Provisions**

a) *An owner or operator may purchase* environmental liability *coverage* under the Fund *of up to* *$500,000 per drycleaning facility, subject to the terms and conditions* of the DERT Fund Act and this Part. *Coverage* must *be limited to* approved *remedial action costs associated with soil and groundwater contamination resulting from a release of drycleaning solvent at* a covered *drycleaning facility, including third-party liability for soil and groundwater contamination. Coverage is not provided for a release that occurred before the date of coverage.* [415 ILCS 135/45(c)]

b) Coverage may be provided to either the owner or the operator of a drycleaning facility. However, total coverage for an individual facility is limited to $500,000. *The Agency is* not *required to resolve whether the owner or operator, or both, are responsible for a release under the terms of an agreement between the owner and operator*. [415 ILCS 135/45(a)]

c) Covered claimants must enroll in the Agency’s Site Remediation Program and conduct remedial action under approval of the Agency in accordance with Title XVII of the EPAct and regulations adopted thereunder.

d) *The owner or operator of an active drycleaning facility that has previously received or is currently receiving reimbursement for the costs of a remedial action* must *maintain continuous financial* insurance *for environmental liability coverage of at least $500,000 for that facility until January 1, 2030. Failure to comply with this requirement will result in the revocation of the drycleaning facility's existing license,* potential civil penalties under Section 69 of the DERT Fund Act, *and in the inability of the drycleaning facility to obtain or renew a license.* [415 ILCS 135/40(j)] Failure to maintain insurance will also result in ineligibility for reimbursement from the Fund for remedial action claims.

e) The owner or operator of a drycleaning facility that has a release must provide notice of any release within 24 hours after the release. A notice of claim must be submitted in writing to the Agency as soon as reasonably possible after a notice of a release.