

## Oil Tank Questionnaire

---

24/10/23

Insured:

Policy #:

Brokerage:

1. Year tank was installed: \_\_\_\_\_
2. Location of tank: ☐ Inside ☐ Outside ☐ Underground *\*Risk declined if Underground*
3. Does the tank have a construction/ approval label? ☐ CSA ☐ ULC
4. Are the vent pipe and the fill pipe the same diameter? ☐ YES ☐ NO
5. Are there any signs of leakage or spills? ☐ YES ☐ NO
6. Any prior oil spillage occurrences? ☐ YES ☐ NO
7. Are fumes or odors evident? ☐ YES ☐ NO
8. Is the tank inspected/serviced annually by a certified or Licensed contractor? ☐ YES ☐ NO  
Name of heating contractor: \_\_\_\_\_
9. Is the tank located on a non-combustible, level support? ☐ YES ☐ NO
10. Is the tank protected from vehicle impact? ☐ YES ☐ NO
11. Is there a clear air space around the tank of 24 inches?  
☐ All around? ☐ Two sides (corner installation) ☐ Three sides?
12. Is the vent pipe higher than the fill pipe? ☐ YES ☐ NO
13. Is the tank filled regularly, even in summer months? ☐ YES ☐ NO
14. Has the tank been painted? ☐ YES ☐ NO
15. Is there a loop in the fuel supply line? ☐ YES ☐ NO
16. Is the tank located at least 5 feet from ignition source? ☐ YES ☐ NO

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

## Questions Applicable to Oil Tanks

1. The age of the tank is important in the event any underwriting rules are built around tank age. Also, the useful life span of a tank can be monitored if it is known. Different soil and drainage conditions vary by geographic region and play a role in a tank's useful life.
2. Location plays an important role with regard to the expected life span of a tank. Also, location establishes the perils that the tank will be subject to. Intact Insurance will not write risks where there is an in-ground oil tank on the property.
3. Labels on tanks deteriorate rapidly and may not be present on older tanks but should always be visible on a new tank. The approval by one of the two agencies listed assures that the tank has met various tests pertaining to quality and durability.
4. The diameters of the pipes should be the same to ensure that during the tank filling process, air can escape the tank at the same rate that oil is being pumped in. If the pipes are not the same diameter, there is a danger that the back pressure created because the air cannot escape fast enough through the vent and may cause oil to be expelled from the filler spout during a fill up. In addition, the extra pressure within the tank may cause the tank to rupture.
5. Signs of leakage may be a stain on the inside of a basement wall, which would indicate that either an aboveground or underground tank is leaking on the other side of the wall. Puddles of oil or stains on the floor indicate leaks in either the tank or supply lines. Oil stains on the ground around the fill pipe may indicate an inadequate vent.
6. The occurrence of a prior oil spill may either alert you to a potential problem or may be an indication that the risk has improved perhaps due to the replacement of an old oil tank. Caution is indicated because you would not want to inherit a poorly cleaned-up location.
7. Home heating oil has a very strong odour. The smallest drop is evident to the human nose. The odor of oil signifies a leak in the tank, supply line or furnace burner. Beware that an individual living in a home with this odor becomes accustomed to it and will not be aware of its existence.
8. With regular annual maintenance by qualified contractors, any problems with an oil tank have a better chance of being discovered before a problem occurs. Annual maintenance also demonstrates that the homeowner is playing an active role in the upkeep of the property.
9. In the event of a fire, the tank support must be durable enough to support the weight of the tank and fuel (2,000 pounds) without becoming consumed by the fire. The support should also be level to prevent the weight from shifting and putting more of a load than the tank manufacturer intended on any given side of the tank.
10. Tanks subject to vehicle impact require adequate protection in the form of steel or concrete barriers. Tanks against a house where the driveway passes by are subject to damage, as are tanks considered indoor but are located in garages which expose them to vehicle impact.
11. A clear space around the tank safeguards the tank from coming in contact with other materials that would affect its life span. Some metals react adversely with each other when in contact. Wood and other materials hold moisture, which deteriorates metal tanks. General clutter around a tank prevents proper inspection and repairs.
12. This feature is important when the fuel contractor fills a tank. As the tank approaches the full level, the oil should rise in the filler pipe sooner than the vent pipe to ensure that oil is not forced out through the vent pipe before the fuel contractor is signalled to stop filling by the trigger on the filling truck hose.
13. It is important to keep an oil tank full even in the summer. A full tank is more resistant to corrosion from condensation. The extra weight also helps prevent tank shifting and related piping leaks.
14. Painting a tank does not harm it but may be masking unseen deterioration. Rust may be weakening the tank and the supporting legs. The legs have to be able to support the weight of the tank and approximately 200 gallons of oil which translates to 2,000 pounds minimum.
15. A loop in the fuel line at the point where the tank and supply line are connected will prevent the line from snapping in the event that the tank topples. The loop allows for movement.
16. It is always desirable to protect the fuel supply line from damage especially when the tank is outdoors. Due to the fact that outdoor oil tanks are usually along side of the building, this places them in the area where roof ice and icicles form and fall. Exposed lines are relatively weak leaving them vulnerable to an assortment of perils, which can cause damage. Keeping an oil tank a discreet distance from an ignition source is prudent even though oil is not extremely volatile. If a tank should leak then this distance becomes even more important since any puddle would be away from the ignition source.