In the email subject: Please support S. 2830, An Act relative to the remediation of home heating oil releases

Dear Representative **[INSERT LAST NAME]**,

I am reaching out as a constituent of your district to request your support for S. 2830: An Act relative to the remediation of home heating oil releases.  This bill would make it mandatory for insurance companies to provide coverage for residential heating oil spills, thereby providing important consumer protection and environmental protection in the unfortunate event of a home heating oil leak or spill. The bill is currently before the House Committee on Ways and Means.

There are over 100 such fuel oil incidents in the state annually and cleanup costs can range from $20,000 to $50,000 for simple spills, to more than $300,000 for complex spills that impact both soil and groundwater.

Only about 7% of all homes statewide that use oil heat have the specialized “liquid fuel release” coverage that would protect them. And most homeowners don’t know that they are not protected unless they opt in for this coverage. It is time to close the loophole in previous legislation (2010) that allowed insurance companies to only “make available” liquid fuel riders, and not pro-actively provide that coverage. S. 2830 would require insurance coverage for homeowners who use fuel oil, just like coverage for fires or explosions in homes using electric or natural gas heating systems. That coverage is standardly included in most homeowner’s policies, regardless of the energy source of the property’s heating system; risks attendant to heating oil should be treated no differently. If the cost of mandatory fuel oil cleanup coverage were spread-out over all Massachusetts homeowner’s policies, similar to the way the risks of gas and electric heat are handled, the incremental additional cost to homeowners would be nominal.

As an ***[LSP? Environmental risk assessor? Environmental consultant?]*** I work on behalf of property owners and other involved parties on the assessment and cleanup of oil and hazardous materials released to the environment.  ***[If you have first-hand experience assisting with residential spill remediation or know someone who has experienced a spill, you could highlight the issues here]***.

***[I have, Or many of colleagues have]*** worked with homeowners who have experienced spills or leaks of heating oil at their homes.  In many cases, the spilled oil poses an immediate and significant health risk, forcing homeowners to leave their homes with little time to plan.  For them, the unexpected cost of a heating oil cleanup with no support from their insurer could be devastating. In addition, when homeowners do not have insurance coverage and cannot afford to clean up their property, contamination often remains in the environment where it can spread and impact neighboring properties, drinking water supplies, and protected ecological habitats.

As a member of the House Committee on Ways and Means, I know you understand the value of this legislation in establishing a fair and certain safety net to protect homeowners who rely on heating oil from the disastrous impacts of a spill.  I respectfully urge you to contact Representative Michlewitz, Chair of the House Committee on Ways and Means, to express your strong support for this legislation and urge a favorable opinion from the committee before July 31, 2022.

As your constituent, I thank you for your efforts in supporting this crucial piece of legislation.  Please feel free to contact me if I can be of further assistance.

Best regards,

**NAME**

**Home Address *[important to show you are a constituent]*
Phone number**