

The Financial, Emotional, and Environmental Impacts of Home Heating Oil Spills

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Media Coverage

Journalist Ryan Kath and the team at NBC10 Boston developed these three recent news segments illustrating the serious challenges of home heating oil releases, especially for those who are uninsured.

Part I: https://www.nbcboston.com/on-air/as-seen-on/Home-Heating-Oil-Spill-Nightmares_NECN-505344622.html

Part II: https://www.nbcboston.com/on-air/as-seen-on/Heating-Oil-Spill-Cleanups-Devastate-Homeowners_NECN-507390122.html

Part III: <https://www.nbcboston.com/investigations/im-ecstatic-blackstone-homeowner-moves-on-from-heating-oil-spill-nightmare/2312023/>

Licensed Site Professionals (LSPs), attorneys, the Massachusetts Department of Environmental Protection (MassDEP), and the LSP Association (LSPA) hear regularly from homeowners who are overwhelmed and desperate about how they will afford to clean up home heating oil releases on their properties to meet the requirements of the State's environmental regulations. Home heating oil spills are emotional and difficult for all involved.

Many homeowners do not have the financial means to pay for costly cleanups, and MassDEP does not typically have the funds to do this itself. The backing of homeowners' insurance companies is critical to make cleanups financially viable. The LSPA urges state legislators to mandate that insurance companies provide coverage to homeowners using oil heat - just like they do for homeowners using electric, gas, and other energy sources, and just as most homeowners would expect when purchasing insurance.

Uninsured homeowners are hit especially hard. Most people are surprised to learn, usually too late, that their insurance policies exclude this coverage.

If I Don't Use Oil Heat, Why Should I Have To Pay For Those Who Do?

Two good reasons:

1. Even if you do not use oil heat, your property could be seriously contaminated by a spill or leak from a neighbor's property. Many impacted properties are not the site of the original oil leak because groundwater movement and soil contamination are not bound by property lines. Without insurance coverage, most homeowners cannot afford a cleanup, environmental contamination stays in the ground longer, and people and the environment are at risk longer.
2. Homeowners who heat with oil don't automatically receive coverage from their insurer; homeowners who heat with gas and electric do. Coverage costs for explosions and fires are spread across all homeowner policies and insurance is involved as soon as there is an incident. So, those who heat with oil are paying for those who use other fuel sources; but not visa versa. There should be equity for all residential fuel users, across all fuel sources with their inherent risks.