



CALIFORNIA LAND RECYCLING CONFERENCE

Imagine | Innovate | Implement
September 29 – October 1, 2026 | Foster City

Covering the Gap: Innovative Uses of Environmental Insurance



OFFICE OF BROWNFIELDS
Department of Toxic Substances Control - Cleanup in Vulnerable Communities Initiative



CENTER FOR CREATIVE
LAND RECYCLING
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SPEAKERS



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Covering the Gap: Innovative Uses of Environmental Insurance

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Overview

- Coverage For Lenders
- Excess Over Indemnity Coverage
- Self-Directed Cleanups
- Policies For Cities

Coverage for Lenders

- Sometimes this is the party that cares the most about full coverage
- Full cleanup cost coverage *can* be provided to lender
- Mechanics of how it works



Excess Over Indemnity Coverage

- When does this come into play?
- How does it work?



Self-Directed Cleanups

- Insurance policies can be used to backstop a cleanup certified by a quality consultant.
- At what stage of the investigation can this be done?
- What form of certification is appropriate for carrier to give back cleanup coverage?
- Can cleanup begin?



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Policies for Cities

- Cities and counties are more and more engaged in cleanup and oversight activities
 - AB 304 (City overseen cleanups) and Gatto Act (City required investigations and cleanups)
- Liability concerns
- Coverages available



Thank You

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THE FUTURE OF LAND RECYCLING**



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