

What you need to know about fuel oil spills

Oil Tanks - why fuel oil spills occur

Like most metal products, the fuel oil tank located in your basement or outside of your house will deteriorate over time.

Water and sludge in the bottom of your tank, or the effects of exterior corrosion will eventually cause small pinhole leaks to develop.

However, while pinhole leaks are the most common, there are many other ways that an oil spill can occur.

[Contact your insurance representative immediately if an oil spill occurs on your property.](#)

Common causes of fuel oil spills

- Pinhole leaks from interior or exterior corrosion
- Damaged fuel lines or filters from falling snow or ice
- Oil tank legs collapse from corrosion
- Leaking pump, atomizer, or fuel oil filter
- Valves or fuel lines burst from pressurization during the filling process when a vent pipe is blocked
- Leaking underground storage tanks
- Oil tank topples as a result of an unstable base or footing
- Oil tank is overfilled at the time of delivery
- Vehicle impact to outside oil tank

Caution: If you detect the odour of fuel oil, do not attempt to mask the odour with any type of masking agent. It is recommended that you find the source of the odour, take corrective action to eliminate any leaks and remove both surface and absorbed fuel oil.

Preventative measures to protect your home

Heating a house with fuel oil continues to be a common source of heating for rural residents. However, some home owners tend to overlook their responsibility for the maintenance of both the furnace and the fuel oil tank. Some home owners assume that the fuel supplier will ensure that the tank and fuel lines are maintained and safe. This is not a safe assumption.

Every home owner using fuel oil should adopt the following preventative measures to protect their home, family, and neighbours:

- Be aware of the smell of oil. Contact your heating contractor immediately if you smell the odour of fuel oil.
- Check to ensure that your oil tank is approved by Underwriters' Laboratories of Canada (ULC).
- If your tank is 15 years of age or older, consider replacing the tank with a new tank.
- Never buy or install used fuel oil tanks. Never transfer oil from an old tank to a new tank, as water and contaminants can also be transferred.
- Oil tanks should be located at least 100 ft. from the nearest well. Tanks located beside drive ways should be protected with concrete posts.
- Ice shields are available to protect your tank and lines from falling snow or ice. If your tank is at risk, have a shield installed.
- Oil tanks should rest on a solid, non-combustible, level surface.
- Oil tanks should not be touching a wall, resting on wood or wood supports, or raised on stacked blocks.
- Have your oil tank, fuel lines and furnace inspected by a certified oil burner technician at least once a year.



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Impacts from oil spills - be informed

Environmental

Oil spills from home heating fuel oil tanks often involve significant quantities of leaked oil. Spills resulting from toppled tanks and leaking lines are more likely to occur when the tank has just been filled or is in the process of being filled. Leaks from underground tanks can go undetected for months or even years.

When oil leaches through the ground, it can spread several hundred metres to contaminate wells, water tables and waterways. One litre of oil can contaminate one million litres of water to the point that it is not only unsafe, but may be detected in the smell and taste of the water

Family Health

Fuel oil contains a small amount of benzene, a known carcinogen. If you can smell fuel oil upon entering your home, immediate action should be taken to investigate the source of the odour. Prolonged exposure could pose a significant health risk to you and your family.

If visitors to your home comment on the smell of fuel oil, pay attention. Prolonged exposure, even with minor spills, may affect your ability to smell the odour since you become desensitized to that particular odour over time.

Financial Loss

Millions of dollars have been paid by w insurance companies in Canada in recent years, to cover the cost of cleaning up oil spills. The cost of clean up may range from a few thousand dollars to hundreds of thousands of dollars. Most of these spills have resulted from tanks that are 15 years of age or older, but even new tanks can fail unexpectedly.

The fuel leakage peril is not part of every insurance policy. If you are unsure if you have coverage, ask your agent or broker to check for you. Without coverage, you could be responsible for the entire clean up costs.

Self inspection checklist

Place a check mark beside the statements that apply to you:

- The legs of my fuel oil tank are resting on a questionable footing, are bent (unstable), or appear badly corroded.
- There are signs of leakage around the fill or vent pipes, or by the tank itself.
- There is a strong smell of fuel oil near my fuel oil tank.
- There are signs of dripping oil from the bottom of the tank.
- The filter and/or fuel line located at the base of the tank is not protected from falling ice or snow.
- There is rust or corrosion on the outside of the tank.
- The fuel oil line for the tank runs under a concrete floor, or is encased in concrete.
- The vent whistle is silent when the tank is being filled (ask the delivery person).
- Oil consumption seems higher than normal. The fuel oil gauge for the tank is broken, missing, or faulty.
- I did not have my fuel oil tank, connection lines and furnace inspected by a qualified oil burner technician last year.
- There are inactive fill pipes on the outside of the house that have not been removed or capped off.



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