

 **NORTHERN STATES**
INSURANCE SERVICES LLC

819 Hill Avenue • Grafton, ND 58237
701-352-2038
Fax 701-352-2037

04/10/2023

Marilyn Bryan
621 W Ave C
Bismarck, ND 58501

Dear Marilyn:

I got your letter asking about specific coverage on pollution, here is what I found:

I reached out to the home office at North Star Mutual Ins, PO Box 48, Cottonwood, Mn. 56229 where your current coverage is at. Listed below is the response to the questions you asked:

1. Yes, there is a pollution exclusion in our base liability form.
2. Yes, the CO2 being transported in the pipeline would be considered a pollutant.
3. We provide pollution coverage for "agricultural chemicals, liquids and gases intended for use in normal farming or ag operations. The CO2 in this pipeline is not considered an ag chemical, liquid or gas.
4. As the CO2 is a pollutant there would be no liability coverage or legal defense provided.
5. We do not offer an endorsement or rider that would provide this type of liability coverage.

I hope this helps clarify your coverage on this matter. I can shop around some for specific pollution coverage but not sure my vendors would provide this specific coverage.

Sincerely,



Chris L West / Agent

