**Section 1501.430 Coverage Limitations**

a) *Coverage* must *be limited to* approved *remedial action costs associated with soil and groundwater contamination resulting from a release of drycleaning solvent at an insured drycleaning facility, including* *third-party liability* of the owner or operator *for* soil and *groundwater contamination*.

b) *Coverage* will *not be provided for a release that occurred* outside the dates of *coverage*. [415 ILCS 135/45(c)]

c) Insurance purchased by an eligible owner or operator and issued by the Agency must provide coverage up to $500,000 per insured drycleaning facility, subject to the limitations, conditions, and procedures of the DERT Fund Act and this Part.

d) Coverage provides reimbursement of eligible costs to claimants following the claim procedures as specified in Section 1501.450.

e) Reimbursement must not be made for any remedial action costs that have not been approved by the Agency in a SRP plan and a budget prior to the commencement of work.

f) Unless an emergency exists, as defined in Section 1501.130, reimbursement is contingent upon the claimant following all applicable procedures in this Subpart.

g) Coverage and reimbursement will be provided only for eligible costs. Ineligible costs include:

1) Preparation of claim submittals.

2) Removal of soil that is not contaminated as within an approved plan.

3) Installation, removal, transport, storage or disposal of drycleaning systems.

4) Cleaning, repairs, and maintenance of drycleaning systems.

5) Markup on subcontractor costs.

6) Legal fees.

7) Third party claims other than remediation of soil or groundwater contamination.

8) Any deductibles applicable under Section 1501.420.

9) Costs not approved by the Council or the Agency before starting the work.

h) *If a claimant has pollution liability insurance coverage other than* insurance *coverage provided by* *the* Fund, *that* other *coverage* will *be primary*. In such instances, insurance coverage from the Fund will *be limited* *to the deductible amounts under the primary coverage and the amount that exceeds the policy limits of the primary coverage, subject to the deductible amounts established* under this Subpart. [415 ILCS 135/40(f)(9)]