



Fiery Crash Reminder of Excess Limit Needs

The Issue: Hauling heating oil has not been thought of as risky as hauling gasoline.
The Fact: Heating oil can ignite if it goes into a mist. In the I-95 incident, cars moving past the accident scene created a mist of heating oil in the air and probably caused the fire.
The Question: Are your excess limits enough?

The Issue: Damage caused to property can exhaust coverage.
The Fact: In a case where the driver is found negligent, the owner and/or operator of the vehicle will be liable for any property damage, which could include loss of income to businesses surrounding the accident site, as well as damages to the bridge itself, resulting in a multi million dollar claim with numerous legal actions to defend. Even if the driver is not negligent, someone with deep pockets is going to have to pay.
The Question: Are your excess limits enough?

Our Petroleum Marketers Umbrella Liability Program offers \$10 million in limits with additional capacity available if desired. Contact Jeff Blumberger at jeffb@shsmith.com, 800-356-0168, Ext. 267.

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This tragic example underscores the need for every firm in the petroleum industry to carry excess limits.

**Fiery Crash Shuts Down Interstate 95
12:58 PM EST, March 26, 2004
Associated Press**

BRIDGEPORT, Conn. -- A section of the main traffic artery linking New York and Boston could be shut down for two weeks or more following a fiery tanker truck accident that melted a bridge on Interstate 95, Connecticut Gov. John G. Rowland said Friday.

"It's going to be a pain in the neck," Rowland said after surveying the scene between exits 25 and 27.

State police said a car apparently forced a tanker truck carrying 12,000 gallons of home heating oil into a concrete barrier on the southbound side of the highway, sparking a huge fire that burned for a couple of hours and damaged both sides of the interstate Thursday night.

No one was seriously injured.

State police identified the driver of the car as Sarah Waddle of Derby. She said Friday morning she was not injured.

"I'm here with the cops now and we're going over everything," Waddle said.

Ronald Jantzen, a state Department of Transportation engineer, said the highway buckled and the overpass, which was new, sagged several feet. He described the southbound side of the interstate as "totaled." He said the northbound lanes may be salvageable.

Engineers were taking measurements Friday morning as crews worked to clean up the scene.

Authorities said the fire damaged the steel support beams that carry both sides of the highway over Howard Avenue.

Bridgeport Fire Chief Michael Maglione estimated the fire burned at 1,800 degree to 2,000 degrees. Steel begins to weaken at 1,400 degrees to 1,500 degrees.

Maglione said cars moving past the accident scene created a mist of heating oil in the air, which was probably what caused the fire. Home furnaces have a device to create such a spray, he said.

"When you put this type of a fuel in a mist form if it finds a point of ignition it will light," he said.

Rowland said there was a possibility the northbound side of the highway could be reopened this weekend. But the southbound side of the bridge will have to be torn down, he said.

Instead of rebuilding the bridge, engineers will close the street below and use fill to span the gap between the highway and Howard Avenue. A temporary highway will then be built on top of that fill.

Rowland said work to reopen the highway would begin immediately. He said he hoped it could be completed in two weeks, and estimated the cost at between \$3 million and \$4 million. Rowland declared the site a disaster area, and said the state will received \$11.2 million in federal highway aid.

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I-95 is a vital and heavily congested artery connecting the New York City area with Connecticut and the rest of New England. Nearly 120,000 vehicles a day travel the span where the crash occurred.

State officials urged motorists, especially tractor-trailer drivers, to avoid I-95 and the Bridgeport area until the highway is fixed.

Southbound traffic was being diverted to Route 25 and the Merritt Parkway, a historic highway that is closed to commercial truck traffic. Several tractor-trailers tried to use the Merritt but were stopped by police.

Trucks southbound on I-95 were sent to Route 8 and Interstate 84. But a tractor-trailer jackknifed on that the northbound side of Route 8 Friday morning, adding to the traffic nightmare.

Northbound cars and trucks were being rerouted through the streets of Bridgeport and Fairfield and back onto Interstate 95.

Fairfield Police Chief Joseph Sambrook said traffic was gridlocked in that town.

"It's horrible, horrible," he said.

The Metro-North commuter railroad between Connecticut and New York City planned to have express trains make some local stops if necessary.

The governor and state police urged commercial truck traffic from New York, New Jersey and Massachusetts to enter Connecticut on I-84 or not at all.

I-95 has been the scene of many traffic disasters over the years, including a crash last year a few miles away that killed four Yale University students and the 1983 Mianus River Bridge collapse in Greenwich that killed three people.

The truck driver in Thursday's accident and a firefighter appeared to be the only people who required medical attention.

The truck driver, Gilbert Robinson, 33, of Naugatuck, was treated at Bridgeport Hospital and released. He declined to comment when reached by telephone Friday morning. Robinson was driving a 2000 Mack owned by Island Transport of Connecticut and Long Island, N.Y.

An unidentified firefighter was overcome by fumes and brought to the hospital for observation.

Robinson was driving south on I-95 when his truck was forced into the concrete barrier and onto its side at about 8 p.m., police said. It skidded down the highway about 100 yards, knocking down two light poles. Accident investigators said they believe sparks from the poles lit the fuel.

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