



# Environmental Fines and Penalties 2018 Update Report

# Environmental Fines and Penalties

## 2018 Update

All levels of government have access to a variety of enforcement tools aimed at ensuring regulated entities comply with environmental legislation. Historically, fines and penalties were used sparingly in Canada when compared to Europe or the United States of America. In late 2014, this changed dramatically. That year, Environment and Climate Change Canada issued a penalty of \$7.5 million against [Bloom Lake General Partners](#) (a subsidiary of Cliffs Natural Resources). The penalty arose out of breaches of the *Fisheries Act* and Metal Mining Effluent Regulations. 2017 saw the most costly environmental fine ever issued in Canada. That year, Volkswagen was fined \$15 million as part of a settlement agreement reached with the Competition Bureau of Canada. The fine arose from misleading environmental marketing claims used to promote certain vehicles with 2.0 litre diesel engines. 2018 marked the first year we observed a director of a company serve 45 days in jail in addition to the corporation receiving a large fine. The increased use of fines and penalties attracts significant attention; potentially spurring regulated entities to explore environmental insurance as a way to transfer risk.

This paper summarizes the use of fines and penalties by regulators across Canada and explains how environmental insurance responds to the risk.

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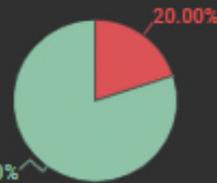
# Largest Fines & Penalties

2014 to 2018

## 2014

\$7.5 million penalty issued under the Canadian *Fisheries Act* after a mine operator plead guilty to 45 charges.

The charges pertained to various infractions including release of mining effluent and ferric sulfate to fish bearing waters.



● Largest ● All Others

## 2015

A Mercaptan release from an oil and gas facility in Ontario resulted in nearby residents experiencing sore eyes, headaches and nausea.

The resultant \$825,000 fine accounted for 20% of the total value of large fines and penalties issued in 2015.

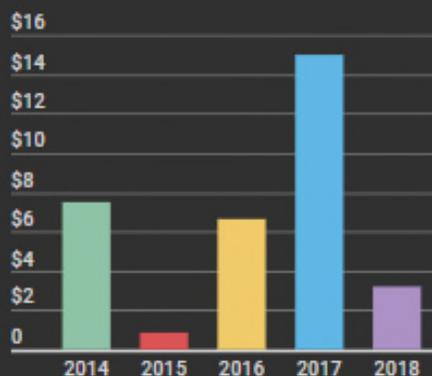
## 2016

A \$6.6 million penalty was levied after an explosion at a propane storage facility required the evacuation of residents and businesses.



## 2017

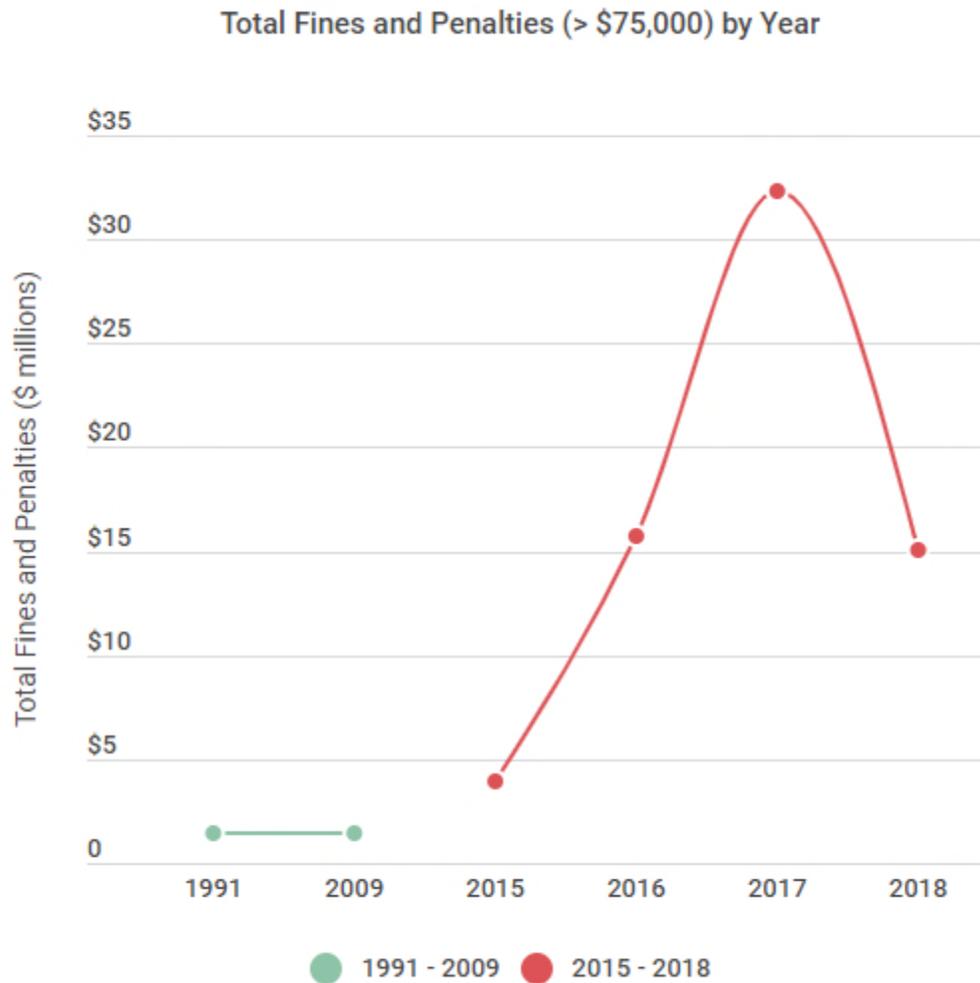
Social media was buzzing when this environmental fine (\$15 million) was issued as part of a class action settlement pertaining to diesel engine emissions.



## 2018

Three separate effluent releases to a river (over a two year period) in contravention of the *Fisheries Act*, yielded a \$3.5 million fine for a Pulp & Paper facility.

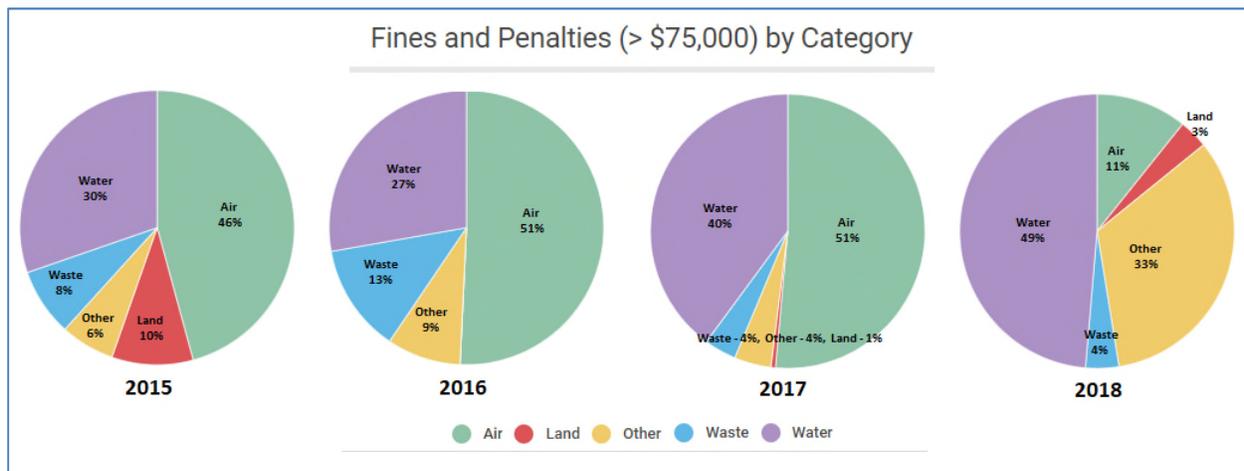
### Historical and Current Trends:



Large (greater than \$75,000) fines and penalties issued across Canada totalled an average of \$1.4 million per year between 1991 and 2009<sup>i</sup>. Since 2015, the total amount of large fines and penalties have consistently exceeded \$3.9 million, peaking in 2017 at \$32.2 million. In 2015, 17 large fines and penalties were issued with an average value of \$230 thousand each. In 2017, 28 large fines and penalties were issued with an average value of \$1.15 million each. If we ignore the Volkswagen fine, the average value decreases to \$637 thousand. While the total quantum of large fines and penalties issued in 2018 decreased (\$15.7 million), the number of large fines and penalties issued increased to 34.

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## Large Fines and Penalties by Category



Since the inception of this publication in 2015, regulators have focused their investigation and enforcement activities on protecting air and water. This was most evident in 2017, with air and water related large fines and penalties totaling more than \$29 million. In 2018, regulators clearly made water a greater enforcement priority (accounting for almost half of all large fines and penalties). Air related fines and penalties were the most enforced between 2015 and 2017, but dropped to third position in 2018. For the first time since the inception of this publication, the miscellaneous category “other” is the second most significant area of focus by regulators. In particular, 2018 saw a \$2.75 million fine arising from the death of migratory birds and a ~\$1.25 million penalty arising from the importing of fuel in contradiction of the Renewable Fuel Regulation.

With regards to 2018 water related fines and penalties, two breached the \$1 million threshold:

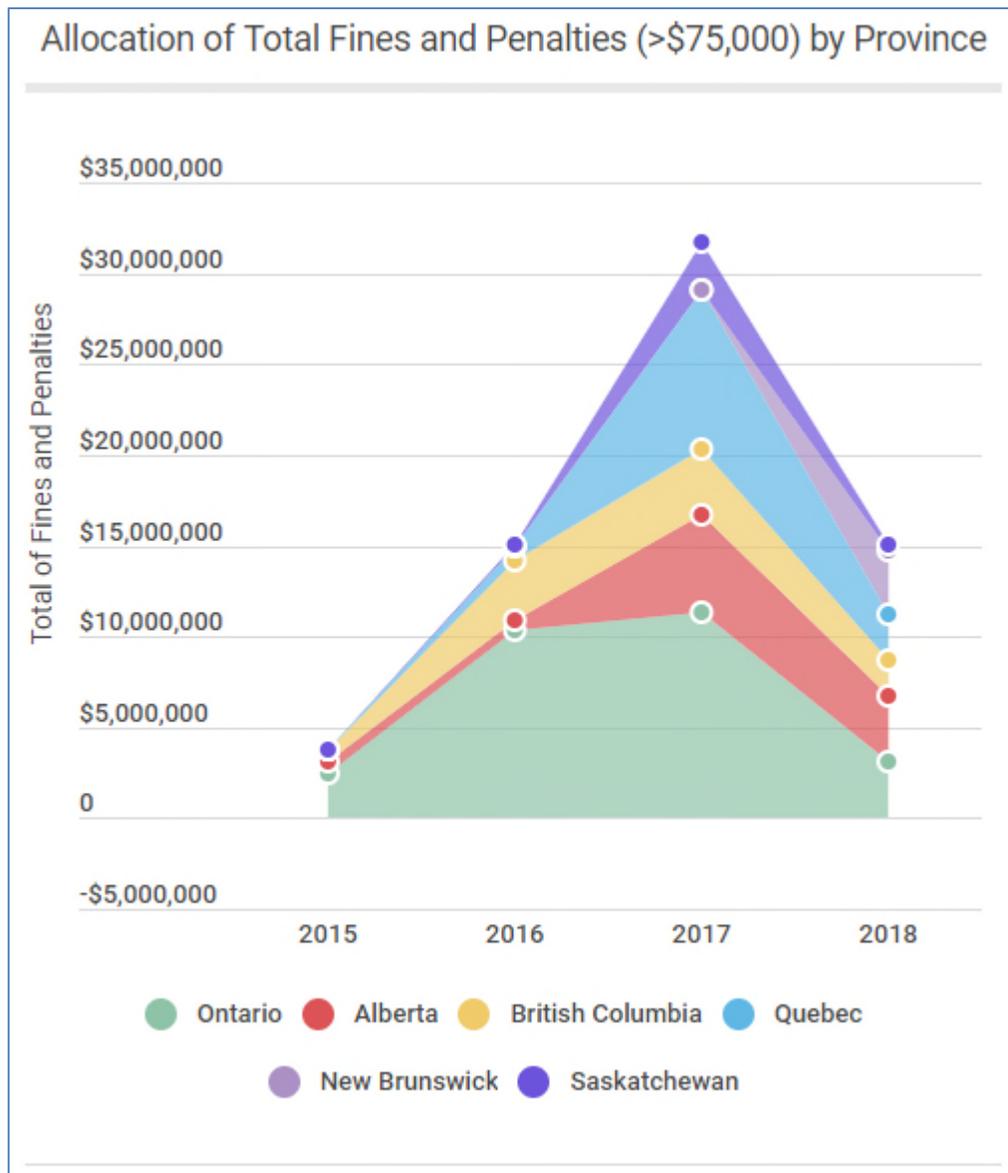
- A company was fined \$1 million resulting from a single charge under the *Fisheries Act* due to pollutants entering the Chaudière River and Lac Mégantic.
- On October 9, 2018, a company plead guilty to three offences under the *Fisheries Act*. The charges stem from several incidents that occurred between June 2014 and August 2016 when improperly treated effluent was discharged to Saint John River. The Company paid a penalty of \$3.5 million.

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### Large Fines and Penalties by Regulator

Since the inception of this publication, Ontario, British Columbia and Alberta have consistently used fine and penalties to enforce compliance. Ontario is the top aggregated issuer of fines by both number and dollar amount, reaching a grand total of ~\$20 million over the past four years (2015-2018). New Brunswick issued a large penalty for the first time since 2015 and tied for top spot (along with Alberta) in 2018 via one penalty totalling \$3.5 million. Ontario was the third largest issuer of fines and penalties for 2018 at just over \$3.1 million.

The chart below summarizes the relative contribution of each jurisdiction to the total amount of large fines and penalties issued between 2015 and 2018.



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### Large Fines and Penalties Summary

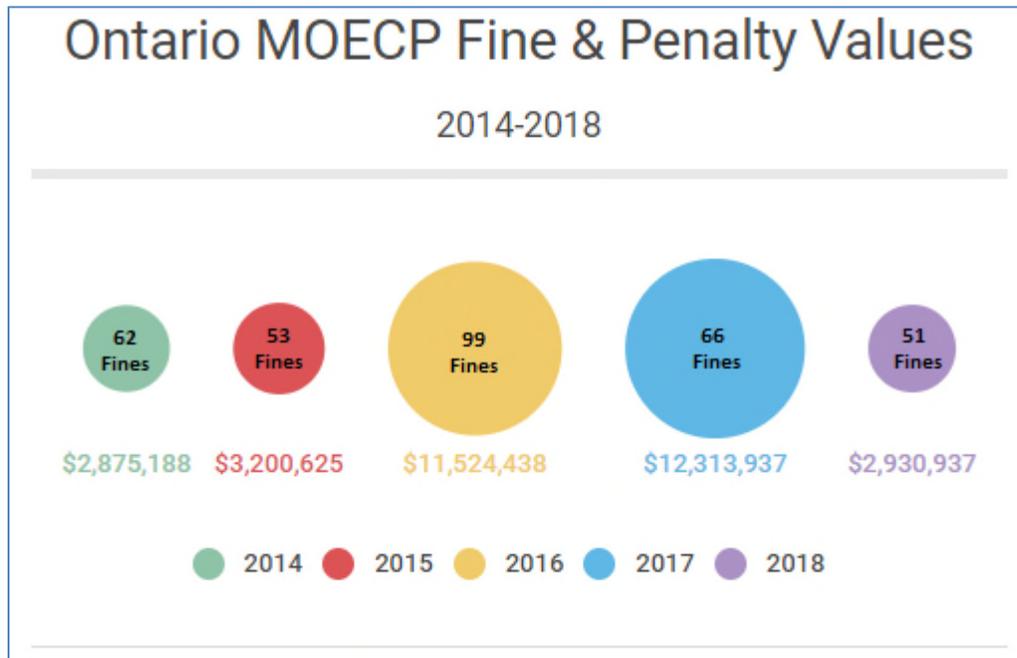
The table below summarizes large fines and penalties issued between 2016 and 2018, for the five most active jurisdictions in Canada.

Issuing Province	2016	2017	2018
<b>Ontario</b>	<ul style="list-style-type: none"> <li>• F/P: \$10,375,000</li> <li>• Focus: Air</li> <li>• &gt;\$5M associated with emissions to air arising from propane explosion</li> </ul>	<ul style="list-style-type: none"> <li>• F/P: \$11,325,750</li> <li>• Focus: Air</li> <li>• &gt;\$7M associated with Ontario portion of Volkswagen fine</li> </ul>	<ul style="list-style-type: none"> <li>• F/P: \$3,162,000</li> <li>• Focus: Air</li> <li>• &gt;\$800K associated with coker gas release injuring three contractors</li> </ul>
<b>Quebec</b>	<ul style="list-style-type: none"> <li>• F/P: \$765,000</li> <li>• Focus: Waste</li> <li>• Fine arises from release of PCB containing oil to the environment</li> </ul>	<ul style="list-style-type: none"> <li>• F/P: \$9,200,000</li> <li>• Focus: Air</li> <li>• &gt;\$7M associated with Quebec portion of Volkswagen fine</li> </ul>	<ul style="list-style-type: none"> <li>• F/P: \$2,566,627</li> <li>• Focus: Other</li> <li>• ~\$1.1M arising from the import of fuel in contravention of the Renewable Fuel Regs</li> </ul>
<b>Alberta</b>	<ul style="list-style-type: none"> <li>• F/P: \$500,000</li> <li>• Focus: Other</li> <li>• Fine arises from non-compliance associated with sale of HCFCs</li> </ul>	<ul style="list-style-type: none"> <li>• F/P: \$5,322,500</li> <li>• Focus: Water</li> <li>• \$4.5M related to discharge of a contaminant from mines</li> </ul>	<ul style="list-style-type: none"> <li>• F/P: \$3,520,000</li> <li>• Focus: Other</li> <li>• \$2.75M resulting from the death of migratory birds.</li> </ul>
<b>British Columbia</b>	<ul style="list-style-type: none"> <li>• F/P: \$3,320,000</li> <li>• Focus: Water</li> <li>• \$3M related to discharge of a contaminant from a mine</li> </ul>	<ul style="list-style-type: none"> <li>• F/P: \$3,705,000</li> <li>• Focus: Water</li> <li>• \$3.625M related to discharges/activities causing harm to fish habitat</li> </ul>	<ul style="list-style-type: none"> <li>• F/P: \$1,970,000</li> <li>• Focus: Water</li> <li>• \$900K arising from a leak of mill effluent to a nearby lake</li> </ul>
<b>New Brunswick</b>			<ul style="list-style-type: none"> <li>• F/P: \$3,500,000</li> <li>• Focus: Water</li> <li>• \$3.5M arising from effluent discharges to a nearby river</li> </ul>

As noted above, Ontario, Quebec, British Columbia, and Alberta consistently issued large fines and penalties between 2016 and 2018. Saskatchewan made the list in 2016 and 2017 and New Brunswick emerged in 2018. Interestingly, both Ontario and British Columbia have consistently focused on air and water enforcement, respectively, over the past three years.

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## Ontario Trends



The chart above shows the total number and value of all fines (including small) issued by the Ontario Ministry of Environment, Conservation and Parks. The average total value of all fines and penalties issued by Ontario between 1991 and 2009 was \$816,667 per year. From 2014 to 2017, the total value of fines issued increased. 2018 was the first year since the publication of this white paper, that we observed a decrease in the total value of fines (almost back to 2014 levels).

## Environmental Insurance

As we have commented in previous years, Canadian regulators continue to make use of fines and penalties. As such, this risk should be of particular focus to companies operating in Canada. Environmental managers and committees should continue to monitor, evaluate and look for ways to improve operations so as to reduce the risk of incurring an environmental fine or penalty. In particular, companies should focus capital expenditures in areas that minimize releases to air or water. Areas of continuous improvement should include: developing tools and processes to ensure timely reporting of environmental incidents, tracking air and water emissions, and waste management (including management of designated substances). Where possible, insurance brokers and risk managers should examine the use of environmental insurance as a backstop to a company's environmental management system.

With regards to environmental insurance, it is important to understand that losses arising from *non-compliance* or *wrongful acts* are excluded. Let us consider the following example. An Insured elects not to operate an emission control device that is required pursuant to a facility's emission permit. The resulting pollution condition (discharge of a contaminant above the applicable regulatory standard) would

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be excluded from cover via the *non-compliance* or *wilful act* exclusion. This is because the Insured deliberately elected not to operate the needed engineering control. As such, any resulting fines or penalties would not be covered.

While it should not be surprising that an insurance company would exclude loss arising out of a deliberately caused pollution event, cover for fines and penalties that result from accidental (fortuitous) events can be insured. In Canada, cover for fines and penalties (arising from fortuitous events) is widely available. That said, an insurer's coverage response is determined on a case by case basis, and only after careful review of both the particular facts and circumstances of a claim and the insurance policy terms and conditions.

The summary table on the following pages highlights large fines and penalties from 2015 to 2018. Where sufficient information is available, we have included a column to help illustrate when fines and penalties cover may be afforded.

Please note that we are not aware of what, if any, insurance coverage was available in these scenarios, but are simply noting the likelihood the facts describe a fortuitous event, and the potential coverage response based on a policy providing fines and penalties cover.

Base on our analysis, we note that ~\$10.9 million (or ~70%) of the total large fines and penalties issued in 2018 may be eligible for cover under an appropriately designed environmental insurance program.

For more information on how the environmental team at Berkley Canada can help your clients please [click here](#).

**Large Fines and Penalties (> \$75,000) Issued in Canada – 2015 to 2018**

<b>2018 Fines Summary</b>					
<b>No.</b>	<b>Date/Jurisdiction</b>	<b>Entity/Industry</b>	<b>Summary (Category)</b>	<b>Fine / Penalty Amount</b>	<b>Potential Applicable Cover</b>
1.	Dec. 22/17 British Columbia (Environment and Climate Change Canada (ECCC)/ <i>Migratory Birds Convention Act</i> (MBCA)) <sup>2</sup>	Painted Pony Energy Ltd. Oil & Gas	Between March and April 2013, 14 migratory birds were observed on the surface of an open top, above ground storage tank. The company installed deterrent measures to prevent additional birds from being attracted and trapped in the tanks.  <b>[Other]</b>	\$235,000	Fortuitous event  Cover available
2.	Jan. 12/18 British Columbia (ECCC/ <i>Fisheries Act</i> (FA)) <sup>3</sup>	Barkerville Gold Mine Ltd. Mining	Based on inspections by ECCC officers, it was determined that the Company failed to complete sampling, notify authorities of harmful deposits to fish-bearing water, and submitting reports.  <b>[Water]</b>	\$200,000	Insufficient information to comment
3.	Jan. 17/18 Ontario (Ministry of Environment, Conservation and Parks (MECP)/ <i>Ontario Clean Water Act</i> (OCWA)) <sup>4</sup>	Sun-Brite Foods Inc. Food Manufacturing	The Company was convicted for permitting the discharge of process water that impaired water quality.  <b>[Water]</b>	\$230,000 Surcharge: \$57,500	Fortuitous event  Cover available

2018 Fines Summary					
No.	Date/Jurisdiction	Entity/Industry	Summary (Category)	Fine / Penalty Amount	Potential Applicable Cover
4.	Jan. 17/18 Ontario (MECP/ <i>Environmental Protection Act</i> (EPA)) <sup>5</sup>	Fiera Foods Company Food Manufacturing	In January 2015, MECP conducted an inspection and became aware that the facility was under construction to expand operations. In January 2016, MECP started receiving noise complaints from nearby residents.  [Air]	\$65,000 Surcharge: \$16,250	Insufficient information to comment
5.	Jan. 22/18 Ontario (MECP/EPA) <sup>6</sup>	ArcelorMittal Canada Inc. Steel Manufacturing	The Company discharged contaminants to the atmosphere. The discharge arose from the build up of pressure in a blast furnace. The discharge (described as black cloud) covered nearby residences with black particulate matter.  [Air]	\$130,000 Surcharge: \$32,500	Fortuitous event  Cover available
6.	Feb. 5/18 Quebec (ECCC/FA) <sup>7</sup>	Montreal Maine & Atlantic Railway Ltd. Rail	Company was fined for a single charge under the <i>Fisheries Act</i> due to pollutants entering the Chaudière River and Lac Mégantic.  [Water]	\$1,000,000	Insufficient information to comment
7.	Feb. 11/18 Nunavut (ECCC/ <i>Marine Liability Act</i> (MLA)) <sup>8</sup>	Adventurer Owner Ltd. Tourism	Cruise ship spilled fuel after running into a rock shelf in Nunavut in August 2010.  [Water]	\$500,000	Potential willful/non-compliant act  Cover excluded

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8.	Feb. 19/18 British Columbia (ECCC/FA) <sup>9</sup>	Garden Protein International Inc. Food Manufacturer	The Company's Richmond plant discharged vegetable oil to the Fraser River on Feb. 5, 2016. The Company was ordered to pay a penalty and install infrastructure to prevent future leaks.  <b>[Water]</b>	\$285,000	Fortuitous event  Cover available
9.	Mar. 12/18 Saskatchewan (ECCC/Canadian Environmental Protection Act (CEPA)) <sup>10</sup>	Crop Production Services (Canada) Inc. Agriculture	During a 2016 investigation, ECCC officers revealed that the Company had transferred petroleum products into unidentified storage-tank systems.  <b>[Other]</b>	\$150,000	Potential willful/non- compliant act  Cover excluded
10.	Mar. 27/18 Ontario (MECP/OCWA) <sup>11</sup>	Namewaminikan Hydro Inc. Power Generation	Based on several inspections/site visits between November 18, 2015 and April 3, 2017, the MECP identified several non-compliances associated with the Company's permit to take water and sediment discharges from a dam failure.  <b>[Water]</b>	\$150,000 Surcharge: \$37,500	Potential willful/non- compliant act  Cover excluded
11.	Apr. 3/18 Ontario (MECP/EPA & OCWA) <sup>12</sup>	P.V. Development Corporation Truck Service /Maintenance	The Company and an individual were fined following the discharge of waste oil into the Grand River on April 29, 2016.  The fine includes \$122,000 payable to the City of Kitchener for cleanup costs.  <b>[Water]</b>	\$178,000 Surcharge: \$14,000	Fortuitous event  Cover available

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12.	Apr. 5/18 Saskatchewan (ECCC/CEPA) <sup>13</sup>	Big River First Nation Retail Fuel Outlet	The entity was fined for failing to comply with an environmental protection order concerning the Miami Gas Bar.  [Other]	\$100,000	Potential willful/non-compliant act  Cover excluded
13.	Apr. 11/18 Ontario (MECP/EPA) <sup>14</sup>	Flochem Ltd. Chemical	On December 21, 2015, approximately 1,800 litres of hydrogen peroxide was spilled. A portion of the spill travelled off-site via a ditch. Fumes from the spill resulted in several nearby residents being required to keep doors and windows closed.  [Air]	\$60,000 Surcharge: \$15,000	Fortuitous event  Cover available
14.	Apr. 12/18 Ontario (MECP/EPA) <sup>15</sup>	Veolia ES Canada Industrial Services Inc. Waste Treatment	The Company was fined for altering equipment without a Certificate of Approval (Air) amendment.  [Air]	\$175,000 Surcharge: \$43,750	Potential willful/non-compliant act  Cover excluded
15.	Apr. 19/18 British Columbia (ECCC/FA) <sup>16</sup>	Mackenzie Pulp Mill Corporation Pulp & Paper	The Company was charged after mill effluent discharged into Williston Lake in July 2014 and September 2016.  [Water]	\$900,000	Fortuitous event  Cover available
16.	Apr. 24/18 Quebec (ECCC/FA) <sup>17</sup>	Rio Tinto Alcan Inc. Mining	An investigation revealed that the Company released 1.7m <sup>3</sup> of hydrochloric acid into the Saguenay River.  [Water]	\$100,000	Fortuitous event  Cover available

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17.	May 14/18 Quebec (ECCC/CEPA) <sup>18</sup>	Canadian National Railway Company Rail	The Company plead guilty to importing fuel that does not meet the requirement of the Renewable Fuel Regulation.  [Other]	\$1,126,627	Potential willful/non-compliant act  Cover excluded
18.	May 15/18 Ontario (MECP/EPA) <sup>19</sup>	Imperial Oil Limited Oil & Gas	On June 11, 2015, coker gas condensate was released from a facility in Sarnia, Ontario. Three contractors exposed to the gas experienced burning eyes and difficulty breathing.  [Air]	\$650,000 Surcharge: \$162,500	Fortuitous event  Cover available
19.	May 24/18 Saskatchewan (ECCC/CEPA) <sup>20</sup>	Mosquito Grizzly Bear's Head Lean Man First Nation Retail Fuel Outlet	The entity was fined for failing to comply with an environmental protection compliance order. The order pertained to a Storage Tank system.  [Other]	\$105,000	Potential willful/non-compliant act  Cover excluded
20.	Jun. 1/18 Quebec (ECCC/CEPA) <sup>21</sup>	Town of Amos Municipality	In April 2015, the Town of Amos sold products containing more than 50 mg/kg of PCBs.  [Other]	\$100,000	Potential willful/non-compliant act  Cover excluded
21.	Jun. 4/18 Alberta (Alberta Energy Regulator (AER)) <sup>22</sup>	ConocoPhillips Canada Oil & Gas	The fine resulted from a 2016 pipeline leak that released 380,000 litres of condensate and caused 38 observed fatalities to wildlife.  [Water]	\$180,000	Fortuitous event  Cover available

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22.	Jul. 13/18 Alberta (ECCC/MBCA) <sup>23</sup>	Nexen Energy ULC Oil & Gas	On July 15, 2015, a pipeline break occurred near Anzac, AB. The result spill of emulsion product occurred in an area frequented by migratory birds.  <b>[Other]</b>	\$290,000	Fortuitous event  Cover available
23.	Jul. 31/18 Quebec (ECCC/CEPA) <sup>24</sup>	C.M. Security Holding Ltd.	In January 2015, PCBs from two on-site transformers leaked resulting in over 400 metric tonnes of contaminated soils.  <b>[Land]</b>	\$240,000	Fortuitous event  Cover available
24.	Aug. 15/18 Alberta (AER/CEPA) <sup>25</sup>	FortisAlberta Inc. Power Generation	On May 12, 2016, a Company transformer leaked oil containing PCBs. A total of 325 litres containing 3.6 grams of PCBs was released to the environment.  <b>[Land]</b>	\$300,000	Fortuitous event  Cover available
25.	Aug. 20/18 Nunavut (ECCC/FA) <sup>26</sup>	Lupin Mines Incorporated Mining	The Company did not carry out an environmental effects monitoring study within the prescribed period.  <b>[Other]</b>	\$100,000	Potential willful/non-compliant act  Cover excluded

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26.	Aug. 21/18 Ontario (ECCC/CEPA) <sup>27</sup>	Collingwood Prime Realty Holdings Corp.	The Company and its director were fined for contraventions of the PCB Regulations under CEPA. In April 2015, ECCC launched and investigation following the Company's failure to comply with an order. The investigation revealed two electrical transformers and eight electrical capacitors containing PCB were not sent for destruction at an approved facility.  [Waste]	\$420,000 + 45 day jail term for director	Potential willful/non-compliant act  Cover excluded
27.	Aug. 24/18 Ontario (MECP/CEPA) <sup>28</sup>	River Valley Park Inc. Real Estate	The Company was fined for failing to notify the MECP of sewage spills from a failing septic system.  [Waste]	\$65,000 Surcharge: \$16,250	Potential willful/non-compliant act  Cover excluded
28.	Nov. 5/18 New Brunswick (ECCC/FA) <sup>29</sup>	Irving Pulp & Paper Ltd. Pulp & Paper	The Company pleaded guilty on October 9, 2018 to three offences under the <i>Fisheries Act</i> . The charges stem from several incidents that occurred between June 2014 and August 2016 when improperly treated effluent was discharged to Saint John River.  [Water]	\$3,500,000	Fortuitous event  Cover available

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29.	Nov. 9/18 British Columbia (ECCC/FA) <sup>30</sup>	Arctic Glacier Canada Inc. Ice manufacturer	On April 30, 2014, ECCC officers conducted an investigation to determine what caused a fish kill at an unnamed creek in the City of Surrey. The Company was fined due to an ammonia solution discharge from the facility to the Surrey storm sewer system.  <b>[Water]</b>	\$350,000	Fortuitous event  Cover available
30.	Nov. 15/18 Newfoundland and Labrador (ECCC/CEPA) <sup>31</sup>	Notre Dame Seafoods Inc. Fishing	In May 2017, enforcement officers observed the loading of waste in a manner that was contrary to the conditions of the Company's disposal at sea permit.  <b>[Waste]</b>	\$115,000	Potential willful/non-compliant act  Cover excluded
31.	Nov. 28/18 Ontario (MECP/EPA) <sup>32</sup>	AV Terrace Bay Inc. Pulp & Paper	On August 8 and September 24, 2016, the Company released total reduced sulfur in excess of facility's discharge limits. On both dates MECP received complaints about odours, itchy eyes and headaches from neighbours.  <b>[Air]</b>	\$175,000 Surcharge: \$43,750	Fortuitous event  Cover available
32.	Dec. 10/18 Ontario (ECCC/CEPA) <sup>33</sup>	GFL Environmental Inc. Waste Management	An investigation by ECCC discovered the sale of Tetrachloroethylene to owners/operators of a dry cleaning facility that did not meet regulatory standards.  <b>[Other]</b>	\$300,000	Potential willful/non-compliant act  Cover excluded

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33.	Dec. 11/18 Ontario (MECP/EPA) <sup>34</sup>	C of A Company Inc., KNR Services Ltd., and The Recycling Depot (Maple) Inc. Waste Management	The Companies jointly operated a solid waste transfer and processing facility. On May 17, 2017, MECP received complaints from nearby residents about dust discharges from the facility. MECP investigated and ordered the Companies to reduce the amount of stockpiled wood waste (source of the dust). The Company failed to comply with the order and was fined.  [Air]	\$100,000 Surcharge: \$25,000	Potential willful/non-compliant act  Cover excluded
34.	Dec. 31/18 Alberta (ECCC/MBCA) <sup>35</sup>	Syncrude Canada Ltd. Oil & Gas	On August 7, 2015, enforcement officers were informed that 31 great blue herons died after being exposed to bitumen at the Company's Mildred Lake facility. The Company was fined for depositing a substance that is harmful to birds in waters or an area frequented by migratory birds.  [Other]	\$2,750,000	Fortuitous event  Cover available

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2017 Fines Summary					
No.	Date/Jurisdiction	Entity/Industry	Summary (Category)	Fine / Penalty Amount	Potential Applicable Cover
1.	Dec. 20/16 Quebec (ECCC/EPA) <sup>36</sup>	Tidan Inc. Property Management	The Firm pleaded guilty to 52 charges related to improper handling of electrical equipment containing PCBs.  [Waste]	\$975,000	Potential willful/non-compliant act  Cover excluded
2.	Jan. 4/17 Ontario/Quebec (Commissioner of Competition in Canada (CCC)) <sup>37</sup>	Volkswagen/Audi Automotive	A settlement accepted by the CCC for \$2.1 billion (with respect to a class action), included a fine of \$15 million to settle diesel engine emissions.  [Air]	\$15,000,000	Potential willful/non-compliant act  Cover excluded
3.	Jan. 9/17 British Columbia (ECCC/FA) <sup>38</sup>	Gwaii Wood Products; Howe Sound Forest Products Ltd.; and Crosby Contracting Ltd. Forestry	Three companies were fined for offences dating back to October 2010. The offences arise from logging operations and the improper construction of road and stream crossings.  [Water]	\$2,200,000	Potential willful/non-compliant act  Cover excluded
4.	Jan. 19/17 Ontario (Ministry of the Environment and Climate Change (MOECC)/OCWA) <sup>39</sup>	Corporation of the Town of Ingersoll, ON Municipal	The Town pleaded guilty to three offences: failing to comply with an issued permit; discharging sediment into a storm sewer; and failing to notify the MOECC.  [Water]	\$80,000 Surcharge: \$20,000	Insufficient information to comment

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2017 Fines Summary					
No.	Date/Jurisdiction	Entity/Industry	Summary (Category)	Fine / Penalty Amount	Potential Applicable Cover
5.	Jan. 31/17 Saskatchewan (ECCC/CEPA) <sup>40</sup>	Clearwater River Dene Nation Retail Fuel Outlet	An environmental protection compliance order was issued subsequent to an inspection of the retail fuel outlet that identified non-compliances with the Storage Tank Systems for Petroleum Products and Allied Petroleum Products Regulation.  [Other]	\$130,000	Potential willful/non-compliant act  Cover excluded
6.	Feb. 9/17 Quebec (ECCC/FA) <sup>41</sup>	Fibrex S.E.N.C. Pulp and Paper	The pulp and paper Company plead guilty to two charges: depositing acutely lethal effluent; and failing to provide notice.  [Water]	\$125,000	Fortuitous event  Cover available
7.	Feb. 17/17 Ontario (MOECC/EPA) <sup>42</sup>	Atlantic Packaging Products Ltd. Paper Manufacturing	The cardboard Manufacturer, was convicted of releasing incinerator ash to the environment.  [Air]	\$175,000 Surcharge: \$43,750	Fortuitous event  Cover available
8.	Feb. 23/17 Yukon (ECCC/FA) <sup>43</sup>	Air North Charter and Training Ltd. Aviation	A spill took place on September 23, 2014. The spilled material was deemed harmful to fish and could have entered fish-bearing waters. In addition to being ordered to cleanup the spill, the Company was issued a fine pursuant to an alternative measures agreement.  [Water]	\$80,000	Fortuitous event  Cover available

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2017 Fines Summary					
No.	Date/Jurisdiction	Entity/Industry	Summary (Category)	Fine / Penalty Amount	Potential Applicable Cover
9.	Feb. 28/17 Alberta (AER) <sup>44</sup>	Murphy Oil Pipeline Operator	The Company was issued a fine in response to a pipeline leak that occurred between Jan. 15 and Mar. 1, 2015.  [Land]	\$172,500	Fortuitous event  Cover available
10.	Mar. 1/17 Quebec (ECCC/FA) <sup>45</sup>	Valero Energy Inc. Oil and Gas	The Company pleaded guilty to six counts pertaining to failing to comply with an order. The ECCC required the Company to undertake rehabilitation and environmental monitoring work subsequent to the deposit of a deleterious substance in water frequented by fish.  [Water]	\$500,000	Potential willful/non-compliant act  Cover excluded
11.	May 15/17 Ontario (MOECC/EPA & OCWA) <sup>46</sup>	2280577 Ontario Inc. Renewable Energy	The Company constructed the Hamilton Solar Farm. Pursuant to a Renewable Energy Approval, the Company was required to implement a storm water management plan and an erosion and sediment control plan. MOECC conducted multiple investigation between March 2014 and June 2014 which revealed sediment laden storm water discharges to the environment (watercourses).  [Water]	\$600,000 Surcharge: \$150,000	Potential willful/non-compliant act  Cover excluded

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2017 Fines Summary					
No.	Date/Jurisdiction	Entity/Industry	Summary (Category)	Fine / Penalty Amount	Potential Applicable Cover
12.	Jun. 12/17 Alberta (ECCC/FA) <sup>47</sup>	Prairie Mines & Royalty ULC Mining	On October 31, 2013, a dam failed releasing a large volume of waste water into the Apetowun Creek and Plante Creek (eventually reaching the Athabasca River).  [Water]	\$3,500,000	Fortuitous event  Cover available
13.	Jun. 15/17 Saskatchewan (ECCC/CEPA & FA) <sup>48</sup>	Canadian National Railway Railway; Oil & Gas	90 litres of diesel fuel was spilled into the North Saskatchewan River in April 2015. The spill occurred when a malfunctioning separator discharged a diesel/water mixture to a storm sewer. The spill violated the <i>Fisheries Act</i> and resulted in three charges under the <i>Canadian Environmental Protection Act</i> .  [Water]	\$2,500,000	Fortuitous event  Cover available
14.	Jun. 15/17 Ontario (MOECC/EPA) <sup>49</sup>	Gazzola Paving Ltd. and Robert E. Young Construction Ltd.; Road & Highway	In late April 2015, asphalt dust was emitted while performing asphalt reclamation (crushing a stockpile of reclaimed asphalt). A total of 38 vehicles (located at a neighbouring business's parking lot) were covered in asphalt dust.  [Air]	\$70,000 Surcharge: \$17,500	Fortuitous event  Cover available

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2017 Fines Summary					
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15.	Jun. 21/17 Ontario (MOECC/EPA) <sup>50</sup>	SNC-Lavalin Constructors (Pacific) Inc., Dragados Canada Inc., and EllisDon Corporation Construction (Civil Infrastructure)	In early July 2015, OLRT Constructors (a joint venture of the three construction companies contracted to build Ottawa's Confederation Line) hired a contractor to dispose of slurry waste generated during tunneling operations. The contractor did not hold an ECA to haul the 13 loads of waste slurry between March 4 and March 12, 2015 and failed to dispose of the slurry waste at an approved disposal site.  [Waste]	\$95,000 Surcharge: \$23,750	Insufficient information to comment
16.	Jun. 30/17 British Columbia (ECCC/CEPA) <sup>51</sup>	Snowcrest Food Ltd. and Noort Investments Food Manufacturing	Enforcement officers determined that waste water destined for a sanitary sewer was being sent to a storm water system. The discharge resulted in the deposit of a deleterious substance into water frequented by fish.  A subsequent investigation determined that the two Companies did not meet their obligations related to reporting/use of PCBs.  [Water] [Waste]	\$80,000	Fortuitous event re discharge to water frequented by fish  Cover available  Potential willful/non-compliant act re PCBs  Cover excluded

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2017 Fines Summary					
No.	Date/Jurisdiction	Entity/Industry	Summary (Category)	Fine / Penalty Amount	Potential Applicable Cover
17.	JUL. 21/17 Ontario (MOECC/OCWA) <sup>52</sup>	Thomas Cavanagh Construction Limited Construction (Civil Infrastructure)	The Company was fined for sediment discharges to a warm water fish habitat; failing to implement sediment and erosion control measures; and failure to provide notice of discharge to the MOECC.  [Water]	\$220,000 Surcharge: \$55,000	Insufficient information to comment
18.	AUG. 16/17 Ontario (ECCC/CEPA) <sup>53</sup>	Dalex Canada Inc. Dry Cleaning	In 2014, ECCC enforcement officers conducted inspections and identified instances where tetrachloroethylene was being sold to owners/operators of dry cleaning facilities that did not meet applicable regulatory standards.  [Other]	\$100,000	Potential willful/non-compliant act  Cover excluded
19.	SEP. 7/17 Ontario (ECCC/CEPA) <sup>54</sup>	Fastenal Canada Ltd. Industrial Supply Co.	Subsequent to an investigation by enforcement officers, it was determined that the Company imported and sold aerosol products containing ozone depleting substances.  [Other]	\$265,000	Potential willful/non-compliant act  Cover excluded

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<b>2017 Fines Summary</b>					
<b>No.</b>	<b>Date/Jurisdiction</b>	<b>Entity/Industry</b>	<b>Summary (Category)</b>	<b>Fine / Penalty Amount</b>	<b>Potential Applicable Cover</b>
20.	OCT. 3/17 Alberta (ECCC/FA) <sup>55</sup>	Sherritt International Corporation Mining	<p>The coal mining Company owned the Coal Valley Mine from 2001 to 2014. Surface water at the mine was directed and contained within on-site wastewater ponds and treated with chemical flocculants before being discharged to the environment.</p> <p>On August 3, 2012, enforcement officers visited the mine in response to a spill report. The officers determined that the effluent from the wastewater ponds was deleterious to fish inhabiting the tributaries of the Athabasca River.</p> <p><b>[Water]</b></p>	\$1,050,000	Fortuitous event  Cover available
21.	OCT. 5/17 British Columbia (ECCC/FA) <sup>56</sup>	Teck Coal Limited Mining	<p>On October 17, 2014, an investigation was launched following a report that fish had been found dead in ponds connected to Line Creek. Effluent from the water treatment facility going into Line Creek was determined to be deleterious to fish.</p> <p><b>[Water]</b></p>	\$1,425,000	Fortuitous event  Cover available
22.	OCT. 12/17 Quebec (ECCC/FA) <sup>57</sup>	PF Résolu Canada Inc. Forest Products	<p>Subsequent to an investigation by the ECCC, the Company was fined for depositing a deleterious substance in water frequented by fish.</p> <p><b>[Water]</b></p>	\$100,000	Fortuitous event  Cover available

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2017 Fines Summary					
No.	Date/Jurisdiction	Entity/Industry	Summary (Category)	Fine / Penalty Amount	Potential Applicable Cover
23.	OCT. 12/17 Ontario (MOECC/ <i>Pesticides Act</i> (PA)) <sup>58</sup>	Rentokil Pest Control Canada Limited Pest Control Contractor	Between April 13 and 15, 2015, approximately 340 students and staff at a school reported strong odours, itching/watery eyes, sore throats, dizziness and headaches. The school was subsequently closed from April 17 to May 25, 2015.  Subsequent to an investigation, the cause of the nuisance was determined to be insecticides applied by the Company.  [Air]	\$130,000 Surcharge: \$32,500	Fortuitous event  Cover available
24.	OCT. 26/17 Ontario (MOECC/EPA) <sup>59</sup>	Orgaworld Canada Ltd. Waste Management	The Company was convicted of nine offences relating to repeated discharges of odours. MOECC investigations cited nearby residents who claimed discomfort and interference with nearby businesses. In addition to the fine, the Company was ordered to operate at only 30 per cent of its design capacity.  [Air]	\$900,000 Surcharge: \$225,000	Fortuitous event  Cover available

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2017 Fines Summary					
No.	Date/Jurisdiction	Entity/Industry	Summary (Category)	Fine / Penalty Amount	Potential Applicable Cover
25.	NOV. 6/17 Alberta (ECCC/CEPA) <sup>60</sup>	Acuity Holdings, Inc. Household/Cleaning Products	The Company was fined for contravening the <i>Concentration of Phosphorus in Certain Cleaning Products Regulations</i> . Two of the Company's cleaners (Zeplift and Classic TKO) contained concentrations of phosphorus in excess of the allowable limit.  [Other]	\$600,000	Potential willful/non-compliant act  Cover excluded
26.	NOV. 9/17 Ontario (MOECC/EPA) <sup>61</sup>	New Gold Inc. Mining	The Company received approval to build and operate a sewage works in May 2015. The approval stipulated acceptable daily concentrations of un-ionized ammonia and included a requirement to notify the MOECC any time the concentrations exceeded the acceptable daily amount.  Over several days in July 2016, the concentration of un-ionized ammonia exceeded the acceptable daily concentration limit and the Company failed to provide notice within the prescribed time frame.  [Water]	\$150,000 Surcharge: \$37,500	Fortuitous event  Cover available

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2017 Fines Summary					
No.	Date/Jurisdiction	Entity/Industry	Summary (Category)	Fine / Penalty Amount	Potential Applicable Cover
27.	NOV. 24/17 Ontario (MOECC/EPA) <sup>62</sup>	Copper Cliff Metals and Wrecking Corp. Waste Management	The Company operates an approved waste disposal site in the Municipality of Niagara. In April, 2010, the MOECC issued an order requiring the removal of certain waste from the site. The Company failed to comply with the order.  [Waste]	\$105,000 Surcharge: \$26,250	Potential willful/non-compliant act  Cover excluded
28.	DEC. 6/17 Ontario (MOECC/Safe Drinking Water Act (SDWA)) <sup>63</sup>	Central Ontario Analytical Laboratory Inc. Laboratory	The Laboratory was fined subsequent to two separate investigations conducted between December 2012 and March 2015. The investigations revealed that the Laboratory was offering drinking water testing services without authority or not in accordance with a drinking water testing licence.  The Laboratory and its owners were also prohibited from ever holding or applying for a drinking water testing licence.  [Water]	\$246,500 Surcharge: \$60,000	Potential willful/non-compliant act  Cover excluded

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2016 Fines Summary					
No.	Date/Jurisdiction	Entity/Industry	Summary (Category)	Fine / Penalty Amount	Potential Applicable Cover
1.	Dec. 15/16 Ontario (MOECC/OCWR) <sup>64</sup>	Hydromega Services Inc. Electricity Generation (run of river hydro)	On Apr. 10/13, MOECC received a report of a spill of hydraulic oil (arising from the shut down of a turbine) into Kapuskasing River.  [Water]	\$120,000 Surcharge: \$30,000	Fortuitous event.  Cover available
2.	Dec. 13/16 Canada/Alberta (ECCC/CEPA) <sup>65</sup>	Acklands-Grainger Inc. Industrial, Safety and Fastener Products	An investigation by ECCC uncovered the sale of aerosol products containing HCFCs (an ozone depleting substance).  [Other]	\$500,000	Potential willful/non-compliant act  Cover excluded
3.	Dec. 12/16 Canada/ Newfoundland & Labrador (ECCC/CEPA) <sup>66</sup>	Barry Group Inc. Fish Processing	An investigation by ECCC revealed potential violations due to the manner in which workers were disposing of fish-processing waste.  [Waste]	\$200,000	Potential willful/non-compliant act  Cover excluded
4.	Dec. 12/16 Canada/Quebec (ECCC/CEPA) <sup>67</sup>	Hudson Bay Company Retailer	ECCC investigations identified the release of more than 146 kg of PCBs into the environment. Additional violations include: failure to notify, failure to take measures to prevent the release, and failure to submit annual reports for 2008, 2009 and 2010.  [Waste]	\$765,000	Insufficient information to comment

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2016 Fines Summary					
No.	Date/Jurisdiction	Entity/Industry	Summary (Category)	Fine / Penalty Amount	Potential Applicable Cover
5.	Nov. 9/16 Canada/Manitoba (ECCC/FA) <sup>68</sup>	CaNickel Mining Ltd. Mining	An ECCC investigation identified effluent discharges which contained radium-226 and nickel in excess of authorized limits, from Bucko Lake Mine.  [Water]	\$80,000	Fortuitous event.  Cover available
6.	Oct. 26/16 Ontario (MOECC/EPA) <sup>69</sup>	1449817 Ontario Inc. Waste Facility	Between Apr. 28 and Oct. 21, seven MOECC site inspections confirmed the Company failed to comply with a court order relating to the removal of waste from an approved waste disposal processing facility.  [Waste]	\$1,520,000 Surcharge: \$380,000	Potential willful/non-compliant act  Cover excluded
7.	Oct. 7/16 Canada/British Columbia (ECCC/FA) <sup>70</sup>	Nyrstar Myra Falls Mining	On Sep. 5/14 the Company deposited untreated acidic wash water into Myra Creek. The wash water determined to be deleterious to fish.  [Water]	\$185,000	Fortuitous event.  Cover available
8.	Oct. 6/16 Canada/ Saskatchewan (ECCC/CEPA) <sup>71</sup>	Makwa Sahgaiehcan (Loon Lake) First Nation Food Processing Facility	Following an ECCC investigation, Loon Lake Fine Foods, was issued an order with respect to its storage tank system. Loon Lake failed to comply with the order.  [Other]	\$100,000	Potential willful/non-compliant act  Cover excluded

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2016 Fines Summary					
No.	Date/Jurisdiction	Entity/Industry	Summary (Category)	Fine / Penalty Amount	Potential Applicable Cover
9.	Sep. 21/16 Ontario (MOECC/EPA) <sup>72</sup>	Imperial Oil Limited Refinery	On. Feb. 7/14, a frozen flare line ruptured discharging coker stabilizer thermocracked gas (combination of hydrocarbons and hydrogen sulfide gas) into the natural environment. Some residents in Central and North Sarnia experienced burning eyes, sore throats, headaches, light-headedness, nausea and dizziness.  [Air]	\$650,000 Surcharge: \$162,500	Fortuitous event  Cover available
10.	Sep. 19/16 Ontario (MOECC/EPA) <sup>73</sup>	Consbec Inc. and Bruman Construction Inc. Quarry Operations	On May 28/14, a blasting event caused errant rock to project onto a neighbouring residential property.  [Air]	\$150,000 Surcharge: \$37,500	Fortuitous event  Cover available
11.	Jul. 6/16 Ontario (MOECC/EPA) <sup>74</sup>	Essar Steel Algoma Inc. Steel Manufacturing	On Nov. 21/14, a reverse air fan for a baghouse malfunctioned and was taken offline. A lime kiln continued to operate until Nov. 24/14 resulting in a discharge of lime kiln dust into the air.  [Air]	\$100,000 Surcharge: \$25,000	Potential willful/non-compliant act  Cover excluded
12.	May 17/16 Canada/British Columbia (ECCC/FA) <sup>75</sup>	Nanaimo Forest Products Ltd. Pulp & Paper Mill	On Jun. 26/13, the Company experienced a power outage that resulted in 3,700,000 litres of untreated effluent spilling into Northumberland Channel.  [Water]	\$135,000	Fortuitous event  Cover available

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2016 Fines Summary					
No.	Date/Jurisdiction	Entity/Industry	Summary (Category)	Fine / Penalty Amount	Potential Applicable Cover
13.	May 13/16 Canada/ Nova Scotia (ECCC/FA) <sup>76</sup>	Northern Pulp Nova Scotia Corporation Pulp & Paper Mill	In June 2014, a pipeline break allowed 47 million litres of untreated pulp and paper effluent to spill into an area leading to the East River/Pictou Harbour.  [Water]	\$225,000	Fortuitous event  Cover available
14.	Apr. 20/16 Canada / Newfoundland & Labrador (ECCC/FA) <sup>77</sup>	Department of National Defence	On May 8/13, HMCS <i>St. John's</i> spilled 9,000 litres of diesel fuel into Halifax Harbour.  [Water]	\$100,000	Fortuitous event  Cover available
15.	Mar. 17/16 Ontario (MOECC/EPA) <sup>78</sup>	ML Ready Mix Concrete Concrete Plant	A concrete batch plant started receiving complaints regarding dust. On Sep. 19, 2013 an Environmental Compliance Approval was issued to the Concrete Plant. Despite installing several noise mitigation measures (confirmed by MOECC inspections), noise levels continued to exceed standards.  [Air]	\$160,000 Surcharge: \$40,000	Insufficient information to comment
16.	Mar. 4/16 Canada/British Columbia (ECCC/FA) <sup>79</sup>	Tech Metals Ltd. Mining	Between Nov. 28/13 and Feb. 5/15, Tech Metals Ltd. discharged 125 million litres of effluent into the Columbia River.  [Water]	\$3,000,000	Fortuitous event  Cover available

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2016 Fines Summary					
No.	Date/Jurisdiction	Entity/Industry	Summary (Category)	Fine / Penalty Amount	Potential Applicable Cover
17.	Feb. 25/16 Canada / Ontario (ECCC/FA) <sup>80</sup>	Wesdome Gold Mines Ltd. Mining	Between Jan. 1/12 and May 7/13, the tailing management area of the Eagle River Mill experienced episodes of high water levels. This led to the uncontrolled flow of effluent into nearby Miron Creek.  [Water]	\$175,000	Fortuitous event  Cover available
18.	Jan. 26/16 Ontario (MOECC/EPA) <sup>81</sup>	Dalcon Enterprises Ltd. Civil & General Contractor	On May 22/13 a gas line was punctured while removing an old underground sewage concrete catch basin.  [Water]	\$80,000 Surcharge: \$20,000	Insufficient information to comment
19.	Jan. 25/16 Ontario (MOECC/Various) <sup>82</sup>	Sunrise Propane Energy Group Inc. and 1367229 Ontario Inc. Propane Filling Plant	Several explosions at a plant resulted in discharge of contaminants from fuel tanks and required evacuation of residents and business in the area. One worker at the plant was killed by the explosion. The company also failed to comply with a cleanup order.  [Air]	\$5,300,000 Surcharge: \$1,325,000	Insufficient information to comment
20.	Jan. 12/16 Ontario (MOECC/EPA) <sup>83</sup>	Carillion Canada Inc. Road & Highway Maintenance	On or about May 12, 2014 an employee was told to bury two 45-gallon drums of unknown material at a leased yard.  [Waste]	\$80,000 Surcharge: \$20,000	Potential willful/non-compliant act  Cover excluded

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2015 Fines Summary					
No.	Date/Jurisdiction	Entity/Industry	Summary	Fine / Penalty Amount	Potential Applicable Cover
1	Nov. 24/15 Ontario (MOECC) <sup>84</sup>	Shell Canada Ltd. Oil & Gas (Refinery)	On Jan. 11, 2013, Shell discovered a leak of mercaptan which entered an on-site ditch. Nearby residents complained of sore eyes, headaches and nausea.  [Air]	\$500,000 Surcharge \$125,00  In addition, the court issued a probation order requiring Shell to pay \$200,000 to the Aamjiwnaang First Nation	Fortuitous event  Cover available
2	Nov. 12/15 Ontario (MOECC) <sup>85</sup>	McAsphalt Ind. Ltd. Asphalt plant	On Jan. 19, 2013 a fire occurred. Smoke was deemed a “discharge of a contaminant” by the MOECC.  [Air]	\$80,000 Surcharge \$20,000	Fortuitous event  Cover available
3	Oct. 26/15 Ontario (MOECC) <sup>86</sup>	AV Terrace Bay Inc. Pulp and Paper	Between July and December 2013, effluent discharge to Lake Superior did not meet quality requirements.  [Water]	\$250,00 Surcharge \$62,500	Insufficient information to comment
4	June 2015 Ontario (MOECC) <sup>87</sup>	Unimin Canada Mining / Quarry	Between March and July 2012, six separate “dust” events lead to complaints from nearby cottagers on Lake Kasshabog.  [Air]	\$325,000 Surcharge \$81,250  Unimin Canada spent \$1.5M upgrading dust suppression system.	Fortuitous event  Cover available
5	September 2015 British Columbia (FA) <sup>88</sup>	Northland Properties Corporation Land Developer	Significant clearing and in-filling of a waterfront lot was undertaken to allow for construction work.  [Water]	\$140,000 (+\$85,000 in habitat restoration costs)	Potential wilful/non-compliant act  Cover excluded

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2015 Fines Summary					
No.	Date/Jurisdiction	Entity/Industry	Summary	Fine / Penalty Amount	Potential Applicable Cover
6	Jul. 28/15 Alberta (FA & CEPA) <sup>89</sup>	Panther Industries (Alberta) Inc. Chemical Distributor	On Dec. 9, 2012, 150,000L of hydrochloric acid spilled from a storage tank, causing an acid cloud requiring the evacuation of neighbouring sites. An estimated 5,000L entered a nearby creek causing fish kills.  <b>[Air]</b>	\$375,000	Fortuitous event  Cover available
7	Jul. 8/15 British Columbia (FA) <sup>90</sup>	West Coast Reduction Ltd. Terminal Operations	On Nov. 24, 2013, 1,800L of canola oil spilled into Burrard Inlet during a routine shore to ship transfer.  <b>[Water]</b>	\$90,000	Fortuitous event  Cover available
8	Jul. 28/15 Ontario (MOECC) <sup>91</sup>	Scott Environmental Group Limited Waste Management	On Mar. 19, 2014, MOECC officers conducting an inspection determined liquid and hazardous waste was being stored on-site for more than 180 days.  <b>[Waste]</b>	\$130,000 Surcharge \$32,500	Potential wilful/non-compliant act  Cover excluded
9	Jul. 23/15 Ontario (MOECC) <sup>92</sup>	BPC District Energy General Partner Inc. Contractor (HVAC)	Between Dec. 2011 and June 2012 2,385kg of refrigerant was lost due to system leaks. A second release of 812kg was reported the following year.  <b>[Air]</b>	\$80,000 Surcharge \$20,000	Insufficient information to comment

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2015 Fines Summary					
No.	Date/Jurisdiction	Entity/Industry	Summary	Fine / Penalty Amount	Potential Applicable Cover
10	May 20/15 British Columbia (MBCA) <sup>93</sup>	Progress Energy Canada Ltd. Oil & Gas	Petroleum liquid condensate was stored within an open, above-grade holding tank, causing the death of 17 Mallard ducks.  <b>[Other]</b>	\$250,000 (includes \$122,500 to Environmental Damages Fund and \$122,000 to three charities)	Fortuitous event  Cover available
11	Jun. 4/15 Ontario (MOECC) <sup>94</sup>	Developments Limoges Inc. Amusement Park	On Aug. 7, 2012, the restart of a pool chlorination system, following repairs, caused chlorine gas to escape into the pool. The exposure caused visitors to experience shortness of breath, pain in the mouth and eyes and nausea. A power outage caused a similar event the following day.  <b>[Air]</b>	\$100,000 Surcharge \$25,000	Fortuitous event  Cover available
12	Mar. 14 Ontario (MOECC) <sup>95</sup>	Essroc Canada Inc. Cement & Aggregates	In 2011 and 2012, the MOECC received complaints from nearby residents of dust and smoke coming from their facility, as well as excessive noise (day and night). Essroc also notified the Spills Action Centre of opacity exceedances.  <b>[Air]</b>	\$350,000 Surcharge \$87,500	Insufficient information to comment
13	Apr. 2/15 Alberta (EPA) <sup>96</sup>	Ensign Well Servicing Inc. Oil & Gas	An Environment Canada investigation determined that an out-of-service diesel tank was the source of a spill to Blackmud Creek.  <b>[Water]</b>	\$185,000	Fortuitous event  Cover available

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2015 Fines Summary					
No.	Date/Jurisdiction	Entity/Industry	Summary	Fine / Penalty Amount	Potential Applicable Cover
14	Apr. 24/15 British Columbia (FA) <sup>97</sup>	All Seasons Mushrooms Inc. Farming	An Environment Canada (EC) investigation revealed effluent from the farm being discharged to a nearby creek. A second discharge point was later discovered entering the same creek. The discharge was shown to be deleterious to fish.  <b>[Water]</b>	\$90,000	Fortuitous event  Cover available
15	Feb. 17/15 Ontario (MOECC) <sup>98</sup>	Buckham Transport Ltd. Transportation	On July 20, 2011, a fire started in a bin used for storage of bulk solid hazardous waste. Subsequently, the MOECC issued an order prohibiting Buckham from bulking solid wastes. Later MOECC inspections determined Buckman was not compliant with the Order or their Environmental Compliance Approval.  <b>[Waste]</b>	\$120,000 Surcharge: \$30,000	Potential wilful/non-compliant act  Cover excluded
16	January 2015 Alberta (FA) <sup>99</sup>	Norellco Contractors Ltd.	On June 26, 2012, EC received notice that a high pressure water main was broken. 18,000L of chlorinated water discharged into sewer drains and ultimately Sturgeon River. A second incident occurred a month later (just metres from the first break point).  <b>[Water]</b>	\$185,000	Fortuitous event  Cover available

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2015 Fines Summary					
No.	Date/Jurisdiction	Entity/Industry	Summary	Fine / Penalty Amount	Potential Applicable Cover
17	Jan. 26/15 Newfoundland and Labrador (CEPA) <sup>100</sup>	Woodman's Sea Products Limited Food Processing	In July 2012, Woodman's disposed of crab processing waste material without a disposal at sea permit.  [Waste]	\$100,000	Potential wilful/non- compliant act  Cover excluded

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