

**PHASE I ENVIRONMENTAL SITE ASSESSMENT  
SCOPE OF WORK**

Symetra Financial Corporation (“Symetra”) requires that the scope of work for Phase I Environmental Site Assessments conform to current ASTM standards at a minimum. In addition, we require the following:

- ◆ Describe up front what the property is and the current use of the property.
- ◆ The report must be a stand-alone document. If a prior report is relied upon, it should be included in the appendix or completely summarized.
- ◆ The range of contaminants considered should be consistent with the Comprehensive Environmental Response, Compensation and Liability Act (CERCLA), and should include petroleum products. Additionally, requirements of other federal, state, and local laws applicable to the subject site should be addressed.
- ◆ Consider the possibility of future contamination from activities conducted on the subject site and on nearby sites.
- ◆ Ask about water leakage and inspect for water damage and visible signs of mold.
- ◆ We require an analysis and interpretation of the facts provided. Appendix materials should support your analysis, and not provide new information.
- ◆ **For properties constructed prior to 1985**, comment on the condition of potential asbestos-containing materials. Symetra may also require a limited survey, depending on the use of the property.
- ◆ All identified issues must be brought to closure. Either the issue must be concluded in the Phase I report, or recommendations for further assessment provided. The report must contain a recommendations section.
- ◆ We require certain insurance coverage to be maintained for consultants on Symetra’s list. We cannot accept a reduction in liability for site assessments prepared for or used by Symetra.
- ◆ The reports should include a statement as to whether the property is in the 100-year or 500-year floodplain.
- ◆ If the property has manufacturing or industrial facilities, a section should include how the facility stays in regulatory compliance with environmental laws - the program and oversight used by facility personnel. The report should identify obvious noncompliance issues that could impact the potential for contamination from site activities, storage, etc.
- ◆ Consultant shall maintain insurance, during the life of their agreement with Symetra Financial Corporation, with an insurance company or companies rated B+VI (at a minimum) in the current edition of AM Best’s Key Rating Guide: \$1MM each – General and Professional.
- ◆ The attached outline is recommended, but not required. However, every element must be addressed.

**FORMAT FOR PHASE I ENVIRONMENTAL SITE ASSESSMENTS**

## **EXECUTIVE SUMMARY**

### **1.0 BACKGROUND AND PURPOSE**

### **2.0 SCOPE OF SERVICES** (Reference Symetra's Scope of Work)

### **3.0 SITE DESCRIPTION**

#### **3.1 Site Location, Description, Current Uses of Site and Adjoining Properties**

Location and legal description; description of site (land, buildings, roads, utilities, etc.); current property uses and tenants; adjoining property description

#### **3.2 Site Characteristics**

Geologic, hydro geologic, hydrologic, and topographic conditions

### **4.0 SITE LAND-USE HISTORY**

Historical information dating back to first developed uses or 1940, whichever is earlier. Sources: interviews, aerial photographs, Sanborn maps or city directories, prior assessments and contamination investigations. Include prior land uses and tenants, adjoining properties when available. Provide source identification and describe any data failures.

### **5.0 USER PROVIDED INFORMATION**

Address the following (ASTM questionnaire may be used and included): Title record information (if available); environmental liens or activity and use limitations (AULs); specialized knowledge; commonly known or reasonably ascertainable information; valuation reduction for environmental issues; owner, property manager, and occupant information; reason for performing Phase I.

### **6.0 SITE & AREA RECONNAISSANCE**

Observations of exterior and interior of structures and property, describe any limitations. At a minimum:

- ◆ underground and above-ground storage tanks
- ◆ hazardous materials usage, storage, handling, disposal
- ◆ solid waste disposal procedures
- ◆ wastewater generation and disposal; storm water drainage
- ◆ water supply and utilities
- ◆ sensory indicators: stressed vegetation, soil staining, soil mounds, trash, odors, etc.
- ◆ on-site wetlands
- ◆ transformers and PCB content
- ◆ environmental permits
- ◆ prior contamination investigation results; monitoring results
- ◆ condition of potential asbestos-containing materials
- ◆ signs of or information about water damage and mold
- ◆ environmental compliance if property is industrial/light industrial

### **7.0 REGULATORY AGENCY LISTINGS**

Location, distance, direction of listed sites; analyzed for potential for contamination to subject property.

### **8.0 INTERVIEWS**

In addition to current and past Owner/Manager/Occupants, at least one state/local agency.

### **9.0 CONCLUSIONS AND RECOMMENDATIONS**

Summarize RECs, HRECs, de minimis issues, data gaps, and business risk concerns.

Resolve all issues; conclude regarding potential for contamination; provide opinions and recommendations including additional assessment, if warranted. Include the appropriate statement from ASTM E 1527-05: 12.8.1 or 12.8.2

**TABLES, FIGURES, APPENDICES**

- ◆ Site location map
- ◆ Topographic map
- ◆ Site plan
- ◆ Site photographs
- ◆ References
- ◆ Qualifications of environmental professionals who performed assessment and signatures – must include statements from ASTM E 1527-05, 12.13
- ◆ Copy of agency databases along with maps
- ◆ Historical research documentation
- ◆ Backup documentation - no new information that is not described and analyzed in the text
- ◆ Prior Phase I reports
- ◆ Permits, laboratory analyses, utility, or agency letters