



# CLAIM SCENARIOS

## CONTRACTORS ENVIRONMENTAL COVERAGE <sup>SM</sup>

### **\$350,000 Remediation Expense and Property Damage**

A utility construction company is replacing natural gas meters under a contract. Mercury spilled from a meter and went unnoticed. The family that owned the house where the work was being done found a small pool of mercury in their basement several weeks later. The mercury had vaporized and been absorbed in their belongings that were stored in the basement. The contractor was sued for the remediation expense to test the house and remove the mercury, and for the property damage to the contents that were affected by the mercury.

### **\$80,000 Remediation Expense and Liability**

A telecommunications contractor performs subsurface boring. The insured contractor pierced a sewer line causing sewer back ups in several businesses and resulting in lost revenue and clean up.

### **\$15,000 Defense**

A fire water restoration contractor was accused of not remediating mold at a home where he was contracted to do work. The home owner had other work performed that caused the mold but brought all contractors and sub contractor into a law suit.

### **\$75,000 Bodily Injury and Defense**

A concrete contractor pours a new basement floor as part of building remodel. The curing agent for the concrete contained xylene. A tenant entered the construction area and was overcome by the fumes. General liability excluded coverage. Bodily injury claim.

### **\$250,000 Remediation Expense**

A site preparation and grading contractor regrades a site for a housing development. The contractor does not recognize contaminated soils encountered during grading. The contractor spreads the contaminated soils over the site exacerbating the site clean-up costs. The contractor is held responsible for the clean-up costs associated with polluting a larger area of the site.

### **\$150,000 Remediation and Property Damage**

A street and road contractor is building a new road along a river. A heavy rain washes soils into the river, and causes damage by killing fish and plants, and clogs a downstream municipal water intake. The state determines that the contractor did not use adequate soil erosion controls and the contractor is held responsible for municipal water replacement costs, and restoring the fish and wetlands.

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