

CLAIM SCENARIOS

CONTRACTORS ENVIRONMENTAL & PROFESSIONAL COVERAGE SM

\$1,750,000 Professional Liability

A refrigeration Contractor was hired to upgrade the refrigeration system of a cold storage warehouse. An ammonia leak was caused by a design error of a custom part for the refrigeration system. 17 neighbors were hospitalized and business was interrupted from the shut down.

\$350,000 Professional Liability

A general contractor subcontracted masonry work for a warehouse. The masonry sub-contractor did not construct the loading dock according to the design plans. The general contractor was accused of poor supervision and was held responsible for damages including cost to rebuild the loading dock and delay of building delivery.

\$450,000 Professional Liability

A construction manager oversees the construction of a building and sub-contracted the heating and ventilation system. The mechanical contractor designed the ventilation system and miscalculated the cooling needs of the building which resulted in an economic demand to replace the system, mold damage to part of the building due to excess condensation and expense to relocate the tenant during repairs.

\$350,000 Professional Liability

A contractor provided training on the use of the equipment he installed on a project. A person was injured due to improper training on safety features of the unit. A claim was filed for bodily injury and lost wages.

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