

CLAIM SCENARIOS

CONTRACTOR ENVIRONMENTAL AND PROFESSIONAL COVERAGE (CEPC)SM

Professional Liability: \$350,000

A general contractor sub-contracted masonry work for a warehouse project. 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 of \$350,000 including costs to rebuild the loading dock.

Contractors Pollution Liability: \$1.75M

A refrigeration contractor was hired to upgrade the refrigeration system of a cold storage warehouse. An ammonia leak was caused by the failure of a valve in the system. Seventeen neighbors were hospitalized and business operations were interrupted from the shutdown of the warehouse. The contractor incurred \$1.75M in third party bodily injury, property damage and defense costs.

Professional and Pollution Liability: \$450,000

A construction manager oversaw the construction of an office building. He sub-contracted the design of the heating and ventilation systems to a mechanical contractor. The sub-contractor miscalculated the cooling needs of the building, which resulted in a \$450,000 professional liability claim resulting in \$450,000 in damages for replacement of the system, mold remediation, and relocation of the tenant during repairs.

Professional Liability: \$350,000

A contractor provided training on the proper use of equipment that he had installed at a manufacturing facility. A person was injured due to improper training on safety features of the unit. A claim was filed for bodily injury and lost wages in the amount of \$350,000.



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