



# CLAIM SCENARIOS

## RESTORATION CONTRACTORS

### Property Damage: \$46,000

A contractor was hired to mitigate water damage at an unoccupied private residence. As the restoration was nearing completion, one of the employees was staining new wooden garage doors. The stain-soaked rags left at the jobsite overnight combusted, causing fire damage to the property.

### Bodily Injury and Defense Costs: \$71,000

A contractor was hired to perform water and mold remediation at an apartment building. Following the completion of the work, a tenant of the building sued the property management company, as well as the contractor due to illness resulting from the presence of mold. This was after the tenants were told it was safe to re-enter their apartments.

### Auto Damage and Bailee Coverage: \$27,500

An insured driver did not note a bridge height restriction and failed to clear an overpass. The truck, a custom built unit, was a total loss. In addition, customer property in the truck at the time of the accident sustained damage.

### Property Damage: \$375,000

A contractor was hired to perform water damage mitigation at a private residence. One of the contractor's large fans overheated and caught fire, which resulted in a total loss of the property.

### Auto Damage and Contractors Equipment Coverage: \$80,000

An insured driver hit a patch of ice and rolled a company vehicle. The vehicle sustained \$20,000 of damage during the accident, and the cleaning equipment mounted to the truck was also damaged resulting in an additional loss of \$60,000.

### Property Damage, Remediation, and Defense Costs: \$141,000

A contractor was hired to perform water damage remediation in the basement of a private residence. Subsequent to completing the work, asbestos was discovered in a second floor bedroom. Even though no asbestos was discovered during the course of their work, and no work was done above the basement level of the home, the contractor was forced to pay for the asbestos clean-up costs.

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