

Wrong place, wrong time!

Be ready when life happens. These professional contracting claim situations illustrate the variety of environmental exposures that could affect your customers!



The insured, a general contractor, was hired by a high school to renovate its outdoor athletic facilities which included the installation of a track. To assist in the project, the insured hired a licensed surveying company to design and interpret a construction plan for the overall layout of the track. Unfortunately, the licensed subcontractor made an error in the design concept while predicting measurements for staking the track radius area. The insured was responsible for resolving the error and is pursuing the subcontractor for the expenses.



The insured, a general contractor, signed a design-build contract with the owner and developer of a casino and its adjacent parking lot facility. After the completion of the parking facility project, it was discovered that the flooring of the lot was not constructed to the required safety height. While undergoing development of the lot, the insured allegedly failed to account for the adjustment of the height that occurred from excess layering of asphalt and coating which raised the floor by five inches. Per the contract, the insured was responsible for approving as well as monitoring the engineering and architectural verifications of the lot. As a result, the owner sued and demanded the insured to correct or compensate for the expenses associated with fixing the lot by extending the ceiling on each floor or milling down the flooring on each level.

Professional Contracting Exposures

Claims Scenarios



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