

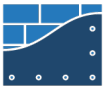
Wrong place, wrong time!

*Accidents happen. Great American Environmental can protect against a number of potential risks and exposures for small business contractors. These claims scenarios demonstrate potential situations where **Contractors ProProtect** can provide protection for your small business contractors.*



HVAC Contractor

A mechanical contractor installed an HVAC system in an assisted living facility for seniors. The system was constructed improperly, which caused mold growth in a portion of the residences. The facility was forced to relocate several patients during the repair of the system, and the renovation of the moldy building materials. A claim for cleanup costs and property damage was filed.



Drywall Contractor

A drywall contractor was hanging new drywall at a construction project when an employee accidentally drilled through a small water pipe, which was located behind the wall. The drywall contractor did not realize the water leak was occurring and the substantial amount of mold grew between the wall before anyone noticed. The drywall contractor was held responsible for cleanup of the mold as well as defense of third-party bodily injury claims



Plumbing Contractor

A plumbing contractor installing a lawn sprinkler system did not install adequate vacuum breakers on the discharge side of the water supply valves. When pressure in the drinking water system fed by the same waster main fell below atmospheric pressure, a vacuum was created which caused back-siphonage of stagnant water from the lawn sprinkler system into the drinking water supply. Several people drank from the water supply and contracted dysentery. Costs were incurred to investigate the issue, purge the system and to provide temporary clean water. Suits followed alleging bodily injury.



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Any Contractor

A small airport hired a general contractor to design and build a warehouse for temporary food storage. The contractor hired various trades to complete the project, including an HVAC sub-contractor. Various disputes arose between the general contractor and the airport. The project was falling behind schedule due to inclement weather. The general contractor claimed that the airport was adding items to the scope of the contract without compensating the contractor for the adjustment. Supply issues caused certain materials to be substituted, but the airport didn't agree to the substitutions, causing further delay. Finally, the warehouse refrigeration system failed to pass start up tests. Because of these issues, the general contractor was replaced, and the airport sued the general contractor for extra costs, and lost revenue. In response, the general contractor filed an Answer and Third-Party Complaint joining all of the trades that it hired, including the HVAC subcontractor.



Electrical Contractor

While installing new electrical lines in a historic building the contractor used a hole saw to cut through a ceiling. Unknown to the contractor, the saw has inadvertently disturbed and released asbestos-containing insulation material. The contractor had to pay for cleanup costs for the asbestos fibers released throughout the building.

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The above claim scenarios are provided to illustrate the variety of potential environmental exposures faced by your clients. The facts of any situation which may actually arise and the terms, conditions, exclusions and limitations in any policy in effect at that time are unique. Thus no representation is made that any specific insurance coverage applies to the above claim scenarios. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company, an authorized insurer in all 50 states and the DC and Great American E&S Insurance Company, an OH domiciled surplus lines insurer eligible to underwrite surplus lines insurance in all 50 states and the DC. This is not intended as a solicitation or offer to sell an insurance product in a jurisdiction in which the solicitation, offer, sale or purchase thereof would be unlawful. © 2024 Great American Insurance Company, 301 E. Fourth St., Cincinnati, OH 45202. All rights reserved. 5823-ENV (11/24)


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