

Wrong place, wrong time!

Be ready when life happens. These real situations taken from our claims files illustrate the variety of contracting exposures that could just as easily have affected your customers!

This innovative product fills the gaps in protection typically provided by traditional commercial combined packages and includes coverage for Professional, Pollution, Employment Practices and Cyber exposures. It is designed for small to mid-sized contractors and can accommodate most classes of business.



Contractors Professional

A plumbing contractor was retained to perform plumbing design and installation for a large office building in Texas. The insured contractor subcontracted the design to an outside design professional. Using the plans provided, the insured installed the plumbing system to specifications. Approximately six months after tenants began occupying the building, sewage backups began occurring frequently. It was discovered that the piping specified was not adequate for the operations. The damages alleged, including tenant losses and resulting repair, exceeded \$1,500,000. The design professional had the required \$1,000,000 limits of professional liability insurance, and **a claim was made under the policy for the damages which exceeded the design professional's insurance.**



Contractors Pollution Liability

A street/road contractor was subject to cleanup costs and third-party claims in excess of \$500,000 when they ruptured an unmarked petroleum pipeline. The contents were released into the subsurface soil and groundwater. **Extensive emergency response efforts were required.**



Employment Practices

A long-tenured employee was terminated after a colleague reported some inappropriate behavior of the employee. The colleague had a personal grudge against the employee and the accusations were not true. **The terminated employee filed litigation against the firm due to wrongful termination – including reputational damage.**



Cyber Liability

A contractor had access to various non-public information - private contracts, payment information, customer data, and more. A cyber-criminal breached the insured's private network and installed a virus. The virus locked out the company from its own system and gave the criminal full unmonitored network access. The information extracted by the hacker was then sold and **the criminal extorted the wholesaler for payment to regain access to their system.** The resulting damage included third-party claims from the leak of non-public information, expenses to notify the compromised individuals, forensic expert expenses to identify and close the security breach, and business interruption expenses suffered by the wholesaler.

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