

## Wrong place, wrong time!

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



A site which had been purchased five years prior and insured under a premises policy was being redeveloped into multi-family residential units. During the development process, soil was being removed from the basement and tested, **revealed lead and other wastes**. Further testing revealed a “hot spot” that required removal and disposal from the build site.

A general contractor, building a large senior living complex using wood frame construction, experienced frequent rains during the early stages of construction. Unfortunately, this led to delays in the work, allowing the wood frame to be exposed to the weather for extended periods. As a result, water damage and **significant mold growth occurred**. This appeared to require tearing out all existing work that had been done, causing a delay in construction. Luckily, through the involvement of the insurance carrier, a mold remediation plan was put in place allowing work to continue on schedule.



**The presence of legionella** was detected in the hot water system of a resort property. The state health regulatory agency became



involved and a qualified consultant was hired to investigate and remediate the property. A claim was made immediately for the remediation and what could have been an extensive and lengthy remediation process was completed efficiently – significantly reducing the length of business interruption for the resort owners.



A beverage producer **experienced an acid release** from a cleaner they used at their facility. The acid, which was stored in bulk in above ground storage tanks (ASTs) on the property, was released as a result of a valve failure. Claims were made not only for the initial costs relating to clean-up of the acid, but also for claims arising from violations of their discharge permits due to pH levels above limits.

## Recent Trends

### Claims Scenarios



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The claim scenarios in this newsletter are provided to illustrate the variety of 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.

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