

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 retail store with an underground parking garage was in the path of a severe hurricane. As a result of the heavy rains, the lowest level of the parking garage was completely flooded. The flooding caused a backup of sewage as well as gasoline and other automotive fluids released from vehicles left in the garage during the storm. Cleanup was required for both the petroleum impacts and the sewage. In addition, a business interruption claim was made due to the odor impacting the ability to operate the retail store above.



A general contractor was building a multi-building wood frame apartment complex. After framing had begun and before the building envelope could be completed, a series of rainstorms affected the area. Over the course of several months, rain fell on the site numerous times per week in an area where this had historically not been an issue. As a result of the rain, mold developed throughout the project. Not only was the building envelope not able to be completed, but dry-out became difficult. The mold spread throughout the building, impacting the building materials and structural members. A claim was made for cleanup and business interruption.



A design/build contractor was retained to reconstruct an aging/deteriorating dam and related outflows. Following the reconstruction, a 200+ year storm affected the area. The design specifications did not assess a storm of this magnitude and the storm resulted in excessive erosion around a dam outflow. The outflow failed, causing debris to enter a nearby river system. Claims arose for both professional liability for negligent design and also for pollution due to the debris in the river system.

Natural Disasters Claims Scenarios



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AM Best rating affirmed December 3, 2021. 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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