

## 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



#### Environmental Main Office

397 Eagleview Blvd., Ste 100  
Exton, PA 19341

888-828-4320

GAIG.com/Environmental



Great American  
Insurance Company

**110+** years  
with an **A** or better  
rating by  
AM Best

**Corporate Headquarters**  
301 E. Fourth Street  
Cincinnati, OH 45202

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.

Great American Insurance Group, 301 E. Fourth St., Cincinnati, OH 45202. 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 Protection Insurance Company, an authorized insurer in CA, IN, KY, MS, OH and WA. © 2022 Great American Insurance Company. All rights reserved. 4190-ENV-2 (03/22)

Right place. Right time.

