



## Artisan/Trade Contractors Product

### Claim Examples

▶ **Bodily Injury:** A painting contractor was working on a hot day painting the third floor bedroom of an apartment in a very densely populated urban area. He set the paint can on the sill of the open window. He accidentally hit the can which fell from the window and hit a pedestrian. The pedestrian incurred \$5,000 of medical bills and also missed work for five days incurring \$750 for lost wages.

retaining wall on a client's property that allegedly created a swale in the neighbor's backyard. The neighbor sues the client, whose insurance carrier joins our policyholder. In protecting the interest of our policyholder, we investigate, identify and join the local building inspector who inspected and approved the plans prior to the commencement of the work.

▶ **Bodily Injury:** A tile contractor is replacing the existing tiles in the lobby of a four-unit apartment building. During the lunch break, despite a warning sign that area was under repair, the plaintiff, a visitor to the building, tripped over the uneven surface, sustaining a shoulder injury. The plaintiff missed two months of work as a letter carrier and incurred \$27,000 in medical expenses. The Company chose to defend the policyholder on the basis of comparative negligence, as the condition of the floor was "open and obvious". The matter was tried and resulted in a defense verdict.

The policyholder, a general contractor, is supervising the construction of a three-story home. The lot is fenced off with chain link fencing to protect passers-by. During a rainstorm with winds up to 20mph, the plaintiff, age 78, is walking by the lot when the chain link fence is blown over onto the sidewalk causing him to fall and fracture his hip. He incurs over \$95,000 in medical expenses and Medicare presents a lien. The Company joins the fence installation service as an additional defendant for improper/faulty installation, thereby reducing the exposure to the policyholder

▶ **Property Damage:** A carpentry contractor was installing a window on the second floor of an office building. The window slipped out of the opening and fell on a car below. It caused \$2,400 of damage to the car.

▶ **Property Damage:** The policyholder, a painting contractor, is scraping a painted tin ceiling, preparing it for painting when he accidentally damages the sprinkler head, causing the system to rupture. It takes over 70 minutes to have building maintenance turn off the water flow causing significant damage to the immediate area and the tenant below. The downstairs tenant brings a claim for damaged inventory in the amount of \$376,000.

The policyholder, a masonry contractor, constructed a