

General Contractor Product

Claim Examples

- ▶ **Bodily Injury:** A General Contractor hired a masonry contractor to build a retaining wall around the front of a newly constructed dwelling. While building the wall, a pedestrian stepped on a stone that was to be used in the wall and broke his ankle. He incurred \$7,500 of medical expense. The masonry contractor's policy paid \$7,500 for negligence and the General Contractor's policy paid \$5,000 for failing to provide a safe workplace.
- ▶ **Property Damage:** A General Contractor hired a roofing contractor to re-roof an office building. When the roofer had the roof removed, a thunderstorm occurred that caused \$15,000 damage to a tenant's property. The subcontracted roofer had general liability coverage that expired two days earlier and it was not renewed. The General Contractor's Policy was then forced to respond in the amount of \$15,000.