

### Claim Scenarios

- An architectural firm provided complete design and construction oversight services for the construction of a new city hall building. The project ran \$24 million over budget and the city brought suit against the design and construction teams alleging design errors and deficiencies accounting for \$8 million in specified damages. The case was settled for \$5.6 million.
- A civil engineer provided design and construction oversight of an Interstate expansion project in Northern California. During the construction, an auto accident occurred in the construction zone resulting in three deaths and two traumatic injuries. The surviving parties brought suit against the civil engineer alleging the firm failed to recommend adequate signage in the construction zone creating unsafe driving conditions. The claim was settled for \$1 million.
- A land surveyor provided surveying and staking services for a residential housing development project. The firm used inaccurate reference points when shooting the survey which resulted in errors during the staking of the site. The errors were not discovered until the site had been graded. The owner of the project brought suit alleging professional negligence. The case was settled for \$1.3 million.
- A HVAC engineer provided design and installation services for the construction of a new high school. Design errors created mold issues in the pool/gymnasium wing that resulted in student and faculty respiratory ailments. Suit was brought against the engineer and the case was settled for \$3.8 million
- A Project owner/Developer family member of an employee who died while working for a general contractor on a construction site sues the project owner/developer. The plaintiff alleges that the owner/developer severely limited site access, failed to coordinate the activities of multiple contractors on the site and issued defective contract documents that failed to properly sequence construction activities.
- The Insured "Radiant Architecture" designed a balcony for an office building in Adelaide. The deck section of the balcony collapsed during the opening celebrations. Approximately twelve people sustained injuries when they fell 5 meters to the ground. This resulted in seven separate proceedings arising from the same accident. Writs were issued against the occupier of the property, the Body Corporate and the council. A third party notice was served on "Radiant Architecture" by the Body Corporate alleging faulty and negligent design. Experts determined that there had been a fundamental flaw in the Architects drawings and value of the claim settled on behalf of "Radiant Architecture" for their portion in the loss was \$600,000.

**These scenarios are not intended to be interpreted as coverage positions. Coverage for any given claim is based upon its facts and the specific terms and conditions of the policy.**