

Distinguished.

ENVIRONMENTAL &
CONSTRUCTION PROFESSIONAL



Outstanding value, service
and expertise.

Environmental & Construction Professional.
Mold Claim Scenarios

Let's get your Environmental & Construction Professional Clients covered.

Apartment Complex Construction

A major storm event occurred during the initial phases of constructing a wood-frame apartment complex. The building envelope was not closed at the time of the storm. Due to the unexpected nature of the storm, the open areas were not properly covered. Despite best efforts to mitigate the water intrusion with commercial dryers, mold developed on the saturated materials. More than half of the apartment complex had to be reconstructed due to mold. Costs for cleanup and mold remediation exceeded \$1,000,000.

Heating, Ventilation and Air Conditioning (HVAC)

An HVAC contractor installed an air handling system in a new building. Within weeks of opening, the building was forced to close as several occupants were hospitalized with breathing difficulties. Inspection of the HVAC system found that improper installation had caused excessive condensation, leading to extensive mold growth within the ductwork. The contractor's pollution policy responded to the mold claims filed against them for cleanup costs, bodily injury, and business interruption claims in excess of \$400,000.

High-End Condo Complex

A high-end condominium complex was undergoing renovations in the common areas of the building. During renovation activities, wallpaper was removed, and mold was discovered. It was determined that the mold resulted from a slowly leaking pipe behind the wall. All of the drywall adjacent to the pipe needed to be replaced due to mold. Costs exceeded \$150,000.

New Office Building

A general contractor (GC) constructed a new office building. The windows were not sealed properly during installation, resulting in water intrusion and mold along the windowsills. The building's owner filed a lawsuit against the GC for mold that arose due to faulty workmanship. Cleanup costs due to mold exceeded \$250,000.

Apartment Complex

A child living in an apartment complex began experiencing breathing problems. An inspection of the apartment unit uncovered mold in the bedroom closet from a leak in the apartment unit directly above. The child developed asthma, and the family filed a lawsuit against the apartment complex for the child's bodily injuries. The lawsuit resulted in damages and legal costs in excess of \$250,000.



Retail Shopping Center

A commercial retail center received complaints from tenants about musty odors coming from the basement storage areas. During a maintenance inspection, it was determined that the basement drains could not drain properly due to the build-up of sediments within the pipes, causing water to back up into the storage areas. Ventilation within the area was poor, which caused damp conditions conducive to mold growth. Extensive mold impacts that required cleanup were noted along the base of the walls. Cleanup costs, third-party property damage, and business interruption costs exceeded \$500,000.

24/7 Emergency Response Support

Distinguished's Environmental team of underwriters, engineers, geologists, environmental scientists, and insurance professionals have over 300 years of combined environmental and insurance-related experience to provide solutions tailored to protect your business from its unique environmental exposures. Using a customer-focused approach and state-of-the-art systems enables us to provide you with a full suite of products to provide coverage for fixed facilities, contracting services, and professional liability with both primary and excess capabilities.

**For more information,
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Distinguished benefits you can count on.



**WORLD-CLASS
EXPERTS**



**UNMATCHED
SOLUTION**



**PROGRAM
STABILITY**

The information contained herein is intended for informational purposes only. Insurance coverage in any particular case will depend on the policy in effect and its governing terms, conditions, exclusions and the facts of each situation. Please refer to the policy forms for specific coverage details. Insurance coverage may not be available in every jurisdiction.

Find out more information on www.distinguished.com

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