

Wrong place, wrong time!

Be ready when life happens. These industry-trend situations illustrate the variety of environmental exposures that could affect your customers!

An increased prevalence of remote and hybrid work as well as a shift away from in-person shopping is leading to obsolete office buildings and malls being repurposed to medical centers, schools and housing. Consider this...

During a partial office-to-apartment conversion project, the



demolition subcontractor failed to properly identify and remove asbestos containing materials (ACM) prior to starting removal. Dust potentially containing ACM entered the HVAC system and was dispersed through occupied tenant suites in the same building. Claims of bodily injury,

business interruption and cleanup were made by the tenants against the general contractor, developer and demolition subcontractor.

Each year there are additional class action lawsuits that draw public attention toward an environmental contaminant. Large cases like class action lawsuits can cause their own set of complications. Consider this...



A state-of-the art recycling center was receiving complaints from nearby residents about soot and other alleged toxic air emissions. Later that week, the insured was served with a putative class action lawsuit. The suit alleged property damage and bodily injury. Defense counsel was retained, and a costly defense was necessary to defend

against the allegations in the complaint.

Industry Trends 2024

Claims Scenarios



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Brownfield redevelopment is nothing new to us. But as large companies continue to expand, the environmental risks associated with mega-warehousing are as relevant as ever. Consider this...



A contractor was hired to apply a special sealant to the road surrounding a new warehouse for a large retail company. During the process, nearby residents complained that the odors from the sealant were causing headaches and other medical issues. A claim was filed for the defense of the bodily injury lawsuit.

The effects of climate change continue to have an impact on environmental claims across the country. Consider this...



A large storm with high winds caused part of a residential building's roof to become damaged. While the initial damage was immediately fixed, the contractor didn't notice that water had leaked into some of the top units. A couple of months later, there was significant mold growth in some of the residents' units that was allegedly causing illness. As a result, a claim had to be filed for cleanup and medical cost reimbursement.

The above claim scenarios are provided to illustrate the variety of potential 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.

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 E&S Insurance Company, an OH domiciled surplus links insurer eligible to underwrite surplus lines insurance in all 50 states and the DC. This is not intended as a solicitation or offer to sell an insurance product in a jurisdiction in which the solicitation, offer, sale or purchase thereof would be unlawful. © 2024 Great American Insurance Company, 301 E. Fourth St., Cincinnati, OH 45202. All rights reserved. 4190-ENV (02/24)