

CASE STUDY

Carrier Non-Compliant with Replacement Costs

Property & Casualty

**Company Profile:****INDUSTRY**

Construction

REVENUE

\$400M

LOCATIONS

U.S. Corporate HQ

**Request**

During the construction of a building, the subcontractor scratched newly installed windows while cleaning. The carrier was unwilling to cover the replacement cost, as it felt the damage was due to a defective product.

**Solution**

Brown & Brown reviewed the customer's policies and identified existing coverage that applied to this claim. The Brown & Brown team triggered coverage under the general contractor's commercial general liability (GL) policy exclusion I. *Damage to Your Work* for exception by subcontractors. Because GL doesn't fix an insured's work or product, the exception was critical and allowed the contractor's policy to include coverage as an exception.

**Results**

After the Brown & Brown team triggered the policy, the carrier agreed to pay for the replacement of all damaged windows, worth \$100,000. The customer could proceed with repairs without covering the cost incurred by the subcontractor.



How Brown & Brown Can Help

Connect with our Brown & Brown team to learn about our knowledge in your industry, how we build our risk mitigation strategies and how we can aid your business in building a cost-saving property & casualty program.



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