

CASE STUDY

Navigating Complex Builder's Risk Claim and Recovering Damages

Property & Casualty

Company Profile:

INDUSTRY

Real Estate Developer

REVENUE

\$500M

LOCATIONS

Six U.S. Locations



Request

The customer had a complex builder's risk claim involving heavy rains and wind that had caused damage to the building envelope structure during construction. The carrier denied the contractor's claim for faulty work based on settling, cracking, shrinkage and building expansion.



Solution

Brown & Brown successfully argued that water and collapse were the primary causes of the loss. The team worked with the coverage council to recover damages due to the statutory theory of collapse.



Results

In the state where the customer is located, if a property is in a position of imminent collapse, all exclusions are nullified, and the coverage can be used. Brown & Brown successfully argued that water and collapse were the primary causes of the loss and therefore, should be able to trigger coverage. The team worked with coverage council to recover damages due to the statutory theory of collapse.



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.



Find Your Solution at [BBrown.com](https://www.brownandbrown.com)

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