

## Excess Policy Claim Examples



1. A condominium association hires a contractor to replace thermostats in all units. The contractor removes the thermostats and discards onsite in dumpster. Two children who live in the condominium find and play with thermostats resulting in Mercury Poisoning. One of the children sustained severe physical and mental injuries as a result. The contractor only carries \$1,000,000 in limits. **Current litigation has resulted in a net loss to date of \$4,000,000 and the claim remains open.**



2. A resident at a homeowner's association dove into shallow end of pool and broke his neck, resulting in severe injuries and paralysis. **Total payment: \$5,000,000.**



3. An assailant arrived across the street from a homeowner's association and proceeded to accost an individual and proceeded to shoot at the victim. After the first victim escaped unharmed, the assailant entered the association grounds and shot someone who was visiting of the residents. **Total payment: \$850,000.**



4. During the hiring process, a condominium association fails to do background check on a prospective employee and hires them. The employee in question is discovered to be a previously-convicted sexual offender and assaults two minors on the association's premises. **Total payment: \$1,050,000.**



5. A homeowner's association hires armed security guard for additional safety due rising crime in the area. One night on patrol, the security guard finds a unit owner sitting on their front porch while intoxicated. An altercation ensues which ends with the guard shooting the unit owner. **Total payment: \$2,000,000.**



6. The owner of an apartment building fails to set hot water heater temperature properly, resulting in a child living in the apartment being severely burned. **Total payment: \$2,000,000.**