

# Excess Elite

## Claims scenarios

These scenarios are based on actual claims to show the potential scope of excess liability claims. Note that we have changed details to ensure confidentiality and that the examples are illustrative only and not to be relied on to justify coverage in any particular situation.

### Product Liability

The insured supplied petroleum to a variety of wholesalers, which contained a contaminant. When motorists filled their vehicles with the contaminated petrol, it affected the vehicles' management systems, causing them to stall. Whilst the vehicles could be easily and cheaply repaired, the sheer number of claimants meant that the claim was settled for over £10m.



### Premises Liability

The Insured is a property owner who let out commercial premises to third parties under long term leases. During an inspection of one of the Insured's warehouses, an engineer of the Insured noticed a leak in the sprinkler system and closed it down. That evening, a fire occurred causing significant damage to the lessee's property over £20million.

### Contracting Liability

The Insured were lead contractors on a major metro system; the tunnelling phase caused structural damage to buildings causing collapse and many of its contents to fall into the cement pumped into the tunnel to aid the support. The repair of the area and reclamation of the archive material is estimated at billions of pounds.

### Excess Automobile Liability – Hire Car

A US tourist hired a vehicle and entered a motorway junction on the wrong side of the road, causing a high speed head on collision with a third party vehicle. The third party vehicle had 4 occupants, 3 of whom were seriously injured, but the driver suffered a traumatic brain injury and was rendered paraplegic.

### Excess Automobile Liability – Injury

There are numerous third party injury claims which regularly run into several millions of pounds; improvements in vehicle safety have reduced the likelihood of fatality thereby increasing the numbers of significant injury, and therefore the level of claim awards.

Please read the [Policy Document](#) or visit the [Excess Elite website](#) for a full description of the exclusions and cover limitations.

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