

# Course of Construction and Builder's Risk

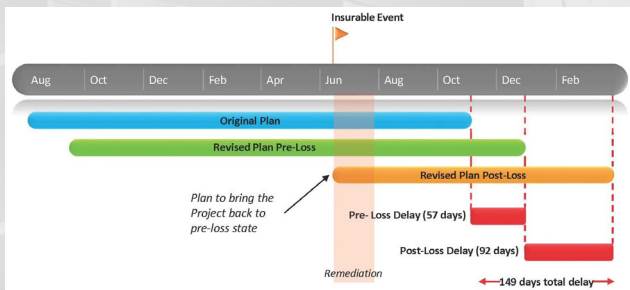
## Insurable Events on Construction Projects

Unforeseen accidents and events happen on construction projects. Whether it be a lightning strike to an electrical infrastructure or high winds causing damage to a high-rise, these and other insurable events can majorly impact a project.

The costs associated with schedule delay and productivity loss can be as significant as the direct costs to remediate or repair the damage of the loss.

Course of construction (COC) risks, such as fire, lightning, flood, explosion, wind or collapse, especially on large complex losses, can trigger an increase in labour and equipment requirements, re-sequencing of work, a loss of productivity, extension of time, and delayed start up. Factors affecting productivity include acceleration, schedule compression, trade stacking, logistics, site access, among numerous others.

Our COC claims team provides the forensic analysis and comprehensive assessment necessary to determine how much of the claim is legitimately and reasonably related to the insurable event versus potential contributing impacts predating the event.



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## Our People Make the Difference

Our delay and productivity experts have the experience and skills needed to analyze the impact that events and changing conditions can have on a schedule and productivity. We have assessed losses arising from fires on building projects, ground subsidence on transportation infrastructure, flood damage on bridge rehabilitations and solar farms, vandalism on pipeline installations, as well as insurable events on numerous other construction projects.

Our experts understand how to best evaluate claims in the context of the insurer's needs. The findings of our team have yielded significant dollars of claims reduction through the careful application of schedule logic and critical path analysis techniques and forensic document review, in conjunction with an objective and thorough assessment of the claimed impact resulting from the loss event.

When necessary, we also draw on the expertise of our in-house forensic engineers in disciplines, such as civil, structural, geotechnical, electrical, and mechanical engineering, to evaluate potential impacts.

## Our Services Include:

- » Delayed Start Up/ Critical Path/ Extension of Time Assessments
- » Earned Value Assessments,
- » Pre- and Post-Event
- » Evaluation of Changed Scope or Changed Conditions
- » Expert Witness Services
- » Forensic Engineering
- » Loss of Productivity Assessments
- » Quantification of Damages
- » Review of Acceleration Claims
- » Schedule Delay and Disruption Analysis