

# Claims Submitted to FTA - Design & Construct



## Cladding Issue Leads to \$450,000 Scaffold Rebuild

The insured built a residential development that encountered a design flaw, causing the external cladding to hang over the boundary line. To rectify the issue, the developer had to re-establish scaffolding to remove and reinstall the cladding.

**Claim Payout:** \$450,000



## **Claim for Insufficient Light Poles**

The insured allegedly specified fewer light poles than required to meet VicRoads' public lighting works specifications. As a result, additional light poles had to be installed to comply with the requirements, leading to a claim for the extra costs incurred.

**Claim Payout:** \$100,000



#### **Defective Trailer Modifications**

The insured made modifications to a trailer that failed to meet Australian Standards, resulting in defects. A claim was made to cover the damages caused by the non-compliant modifications.

Claim Payout: \$200,000



#### Air Conditioning Issue in Office Renovation

The claimant hired the insured for an office renovation but later filed a complaint with the NSW Office of Fair Trading, stating the installed air-conditioning system was not working. The claimant sought rectification, and FTA defended the insured.

**Defense Costs:** \$20,000

**Disclaimer:** These claims examples are provided for general information purposes and claim payments would depend on policy terms, conditions and exclusions. The examples are not to be taken of representations of valid claims as all claims would depend on the policy wording, endorsements or circumstances of the claim or disclosures made during the underwriting process. The wording or circumstances of the claim not being covered. Whilst some of the circumstances surrounding these claims are based on actual claims lodged, there have been changes made to the circumstances, amounts and causation elements to protect the companies involved or to highlight the liabilities of insureds.



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