

Owner Acting as General Contractor Product

Claim Examples

- ▶ **Bodily Injury:** A contractor leaves a board on the sidewalk after leaving the jobsite for the day. A pedestrian walking down the sidewalk late at night does not see the board and trips breaking their ankle.
- ▶ **Bodily Injury:** The insured owns a three-acre site where a dwelling is being built on one corner of the property. A child riding a bicycle on the other side of the property runs into a pipe sticking out of the ground and sustains a laceration.
- ▶ **Bodily Injury:** One of the insured's employees allows a window that is being installed to fall from the third story of a building they are renovating. It strikes a pedestrian on the shoulder causing it to dislocate.