

Westfield Specialty: Delivering Expertise and Partnership When It Matters Most

Authored by Yvette Nadgir, Senior Claims Manager

A Westfield Specialty insured was contracted to install underground fiber optic cables for a customer. To complete the project, the insured subcontracted the excavation work to another company under a Subcontract Agreement that required the subcontractor to indemnify, defend, and hold Westfield Specialty's insured harmless from any claims, losses, or damages, including attorneys' fees, arising from its work. The agreement also required the subcontractor's insurance policies, other than workers' compensation, to name the insured as an additional insured.

During excavation, the subcontractor struck an unmarked natural gas line owned by a utility company. The resulting gas leak led to a tragic loss of life, serious injuries, and the destruction of multiple homes. Thirteen lawsuits were filed against Westfield Specialty's insured and other parties involved in the project.

When the loss occurred, Westfield Specialty's claims experts immediately stepped in, coordinating with the insured, the broker, and the subcontractor's insurer to enforce the indemnity and additional insured provisions. Through this collaboration, Westfield Specialty ensured that the subcontractor's carrier accepted both the defense and indemnity obligations, relieving the insured of what could have been an overwhelming financial and operational burden.

This case highlights how Westfield Specialty's Contractors Pollution and Professional Liability (CPPL) coverage, and the team behind it, deliver more than a policy. They provide partnership, advocacy, and the industry expertise needed to navigate complex contractual and coverage challenges.

With Westfield Specialty, brokers can offer their clients:

- *A carrier that understands the nuances of contractual risk transfer*
- *A responsive and collaborative claims team that protects the insured's interests*
- *The confidence that their clients' coverage works as intended when the unexpected happens*

Westfield Specialty's expertise extends beyond underwriting and into claims resolution, broker partnership, and long-term risk management. This commitment to excellence ensures that brokers and insureds can trust that Westfield Specialty will be there when it matters most.