



Why Early Claims Reporting Matters by Yvette Nadgir

Report Your Claims to Carriers as Early as Possible

Timely reporting is critical when handling pollution or professional liability incidents. Early involvement from your claims team helps ensure the right experts are deployed quickly, whether that means getting personnel on-site or performing technical evaluations immediately after an event.

Pollution Claim

A Westfield Specialty insured was hired to perform roadwork when an incident occurred involving a loader. During operations, the insured unintentionally removed a manhole cover, allowing limestone to fall into the opening and obstruct the sewer line below. This blockage affected four nearby homes/condo units, causing sewage backups that damaged flooring, drywall, and residents' personal belongings.

Once the claim was submitted, a Westfield Specialty claims adjuster promptly mobilized, working closely with the insured, their contractor and each individual property owner to inspect each affected property and determine what required cleaning versus disposal.

Westfield Specialty collaborated with the contractor to ensure the remediation costs were reasonable and necessary. Thanks to the swift response, each claimant received immediate support, and the claim was resolved efficiently avoiding disputes or litigation that might have arisen had reporting been delayed.

Professional Liability Claim

In another instance, a Westfield Specialty insured served as the general contractor for an office building construction project. During a second-floor concrete pour, 13,000 square feet of the structure collapsed onto the level below.

Westfield Specialty immediately engaged a structural engineer to conduct a cause-and-origin investigation at the site. The engineer determined that the collapse resulted from an overloaded joist. Responsibility for designing the structural steel components to withstand

the applied loads fell to the structural engineer retained by the project owner. With Westfield Specialty's expert findings, the insured successfully shifted liability to the responsible design professional.

More Than a Policy

These examples demonstrate that Westfield Specialty's Contractors Pollution and Professional Liability (CPPL) coverage provides far more than insurance alone. Policyholders benefit from strong relationships, effective advocacy, and deep industry knowledge that help them navigate pollution and professional liability losses quickly, thoroughly, and with confidence.

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