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.

This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.