

Environmental Consultants Claims Examples

Insurance is purchased for peace of mind and the quality of the claims handling service. At Tokio Marine HCC, we have a claims team with a wealth of relevant experience.

Example 1

An energy assessor advised a commercial client that in order to save energy and reduce energy bills they should make a number of changes to the premises, including upgrading the current insulation provisions. The client subsequently had the recommended work commissioned, but six months after the work had been completed the client was unhappy with the savings achieved and sought a second opinion. A second advisor stated that the original work should never have been carried out, and the client claimed for full reimbursement in respect of the unnecessary modifications. The claim was settled out of court for £35,000 plus £10,000 for the costs of appointing a specialist solicitor.

Example 2

The insured was an ecological consultant who was instructed to provide an ecological survey and advise on a site for a potential 500-house development. A planning application was submitted with an Environmental Statement containing ecological input provided by the insured. Planning permission was granted but a DEFRA disturbance license was required before development could commence due to the discovery of Great Crested Newts on the land. The insured prepared a license application, which was rejected. The insured re-drafted and re-submitted the license application, but this was also rejected. The insured was taken off the project and a replacement ecological consultant subsequently secured the DEFRA license where the insured had failed to do so. The claimant pursued the insured for losses estimated to be £400,000 due to delays with the project. The claim eventually settled for £150,000 out of court with additional solicitor costs of £50,000.