



A VL real life **claim example**

Public & Products Liability

Underground Services

The Insured was operating a digger on a building site and cut through a previously identified power cable. Power to a petrol station across the road from the site and a new motorway service complex was lost.

Substantial claims were made on the Insured by the operators of various outlets in the service complex and the petrol station itself.

The claims were successfully defended on the grounds that the Insured was not liable for such losses on the basis they were unforeseeable. Defence costs were significant.

The Public Liability policy (Underground Services Memorandum) covered the costs incurred to repair the cable.

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