

# Course of Construction / Builder's Risk Losses

## Schedule Delay and Loss of Productivity



### INSURABLE EVENTS ON CONSTRUCTION PROJECTS

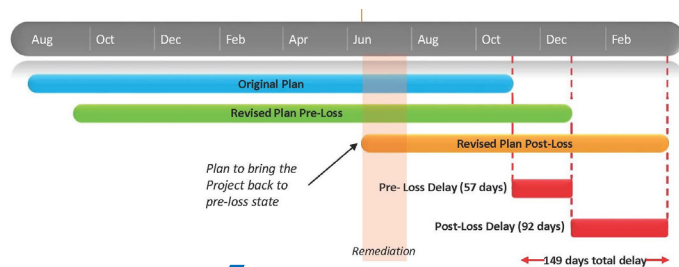


Unforeseen accidents and events do happen on construction projects. Insurable loss events can affect and change how construction will proceed and progress.

Whether it be a lightning strike to an electrical infrastructure or high winds causing damage to a high-rise, these and other insurable events can majorly impact a project. The costs associated with schedule delay and productivity loss can be equally as significant as the direct costs to remediate or repair the damage of the loss event.

Course of Construction (COC) risks, such as fire, lightning, flood, explosion, wind or collapse, especially on large complex losses, can trigger an increase in labour and equipment requirements, re-sequencing of work, a loss of productivity, extension of time, and delayed start up (DSU). Factors affecting productivity include acceleration, schedule compression, trade stacking, logistics, site access, among numerous others.

Our Course of Construction claims team provides the forensic analysis and comprehensive assessment necessary to determine how much of the claim is legitimately and reasonably related to the insurable event versus potential contributing impacts predating the event.



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### OUR PEOPLE MAKE THE DIFFERENCE

Our delay and productivity experts have the experience and skills to analyze the impact events and changing conditions can have on a schedule and productivity. They have assessed losses arising from fires on building projects, ground subsidence on transportation infrastructure, flood damage on bridge rehabilitations and solar farms, vandalism on a pipeline installations, as well as insurable events on numerous other construction projects and developments.

Because Envista has decades of experience providing support to the insurance industry, our experts understand how to best evaluate claims in the context of the insurer's needs. The findings of our team have yielded significant dollars of claims reduction through the careful application of schedule logic and critical path analysis techniques and forensic document review, in conjunction with an objective and thorough assessment of the claimed impact resulting from the loss event.

We also draw on the expertise of our in-house forensic engineers in disciplines such as civil, structural, geotechnical, electrical and mechanical to evaluate potential impacts, when necessary.

### SERVICES INCLUDE

- Schedule Delay & Disruption Analysis
- Delayed Start Up / Critical Path / Extension of Time Assessments
- Loss of Productivity Assessments
- Evaluation of Changed Scope or Changed Conditions
- Quantification of Damages
- Review of Acceleration Claims
- Earned Value Assessments - Pre and Post Event
- Expert Witness Services
- Forensic Engineering

Send new assignments to: [project@envistaforensics.com](mailto:project@envistaforensics.com)