A VL real life claim example

Employers Liability

Legionnaires Disease

The Insured operated a clothing factory in its old multistorey building which had an air-conditioning system. Several employees contracted Legionnaires disease. It was determined that the source of the infection was in the air conditioning system which the Insured, who was also the building owner, had failed to maintain adequately. As there was no ACC cover for the illness, the employees sued the Insured for loss of wages and other general damages.

The Insured's claim was accepted under its Employers Liability policy and was settled out of court for \$34,000. Legal costs amounted to \$28,000.

CEG 021-102019/000



This claim example is an illustration only. It does not substitute the provisions of the insurance policy, which will be interpreted on a case by case basis. For additional claims examples please visit www.veroliability.co.nz