

Hardenbergh's Eye For Details Impressed A Cabinet Making Company

The Challenge:

A cabinetry company with operations in New Jersey, Pennsylvania, and the greater Delaware Valley was facing a reported claim of damages by one of their clients. The claimant's insurance carrier conducted an investigation and concluded that the insured and their subcontractor were at fault for the damages to the client's property. The cabinetry company needed assistance in addressing this unexpected issue and requested HIG's support.

The Strategy:

Hardenbergh thoroughly reviewed the case, focusing on the basis for the denial of coverage and the exclusions referenced by the claimant's insurance carrier. After reviewing, Hardenbergh appealed the decision based on the language of the insured's general liability policy. The carrier failed to reference work which was performed on behalf of the insured by a

subcontractor. This work led to the damages that the claimant reported, and constituted an exception to the claim as it was not performed by the insured.

The Result:

Within 30 days of denial of coverage, Hardenbergh was able to appeal and ultimately reverse the denial of coverage for the insured. The claim, which amounted to over \$20,000, was paid out to the insured by the carrier. The support provided by Hardenbergh helped the insured to manage the situation, and set them up for stability in the future.

