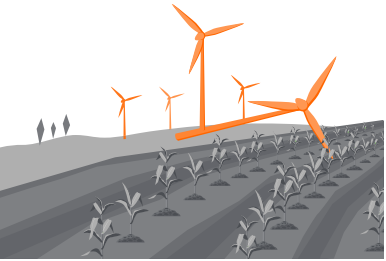


# Wind turbine collapse



## 1. The Event

Our client had erected seven massive wind turbines located adjacent to farmers' fields. Following a period of successful operation, one turbine tower snapped due to poor welding by a subcontractor and collapsed into a field.

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## 2. The Impact

Although no one was hurt, crops were damaged. Additionally, until welding was checked, a 360-degree exclusion zone was placed around all the turbines, which denied access to the fields. The heavy machinery required to remove debris further damaged remaining crops.

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## 3. The Problem

All the turbines were made by the same subcontractor. Therefore, until all welding had been checked, the exclusion zone would remain in place, causing further financial losses to the farmers.

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## 4. The Solution

We contacted all affected farmers via our local loss adjusters promising compensation for their losses. However the farmers submitted large claims for losses to existing crops, along with claims for crops due the following year stating they had missed harvest and planting opportunities.



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## 5. The Outcome

When assessing all losses, our claims specialists highlighted the savings to crop spraying and ploughing, along with the opportunity for winter planting following removal of the exclusion zone. After a series of sometimes complex negotiations, settlements were reached with all farmers affected by the incident.

## Fallen wind turbine

### Policy Triggered:

Public Liability cover

### The Chubb difference:

- ✓ **Technical ability**  
This was a complex situation. Trevor, our claims handler, navigated several technical issues along with multiple claimants.
- ✓ **Dialogue**  
Our local loss adjusters and claims team maintained constant communications with all parties involved.
- ✓ **Solutions focused**  
Trevor's tenacity and claims expertise delivered the right solution that met the needs of all those impacted.