DETAILS OF INTERESTING CLAIM

No: DOIC 53

Type of Insurance:

LP

Description of damaged item:

Landslides caused damage to road



Cause of Loss:

(3) extraordinarily heavy rainfall

Claim Cost:

0,38 €Mio

Description of Incident and Loss Prevention Measures initiated:

Cause:

Extraordinary heavy and continuous rainfall

Risk description:

Following the dam closure the catchments area of the dam included flooding of some access roads connecting surrounding villages. Therefore, new road network was constructed on the route between the towns with a total length of 60 km. The route leads through hilly terrain and following intensive and continuous precipitation (380 mm/m²), particularly in January 1996 several important landslides occurred causing damage to road sections under construction.

Outline the interesting or unusual aspects of this claim or problems experienced during settlement:

Comments:

The soil prevailing in this region is of marl and susceptible to ingress of humidity. The accumulated water volume could not be absorbed by the ground above the road and landslide occurred affecting road works and ditches under construction. Weather conditions at the time of loss exceeded those normally expected at this time of the year.

Conclusion:

The Insured applied adequate measures and standards of slope protection. Following our investigation landslides also occurred at areas where road construction was not yet commenced and even higher standards of slope protection could not prevent landsides. Repair works and removal of debris were only accepted at sections where the insured already had started road construction activities.

Information was taken from IMIA WGP 46, Page 11 http://www.imia.com/downloads/imia_papers/wgp46_2006.pdf