

DETAILS OF INTERESTING CLAIM

No: DOIC 52

Type of Insurance:

LP

Description of damaged item:

Road collapse after heavy rains

Cause of Loss:

(3) Faulty design combined with extraordinarily heavy rainfall

Claim Cost:

1,25 US\$ Mio

Description of Incident and Loss Prevention Measures initiated:



Cause:

Extraordinary heavy and continuous rainfall/defective design: inadequate drainage. Risk description: The highway was built in the 1950's through the national park, at an average height between 750 m to 800 m connecting. Yearly rainfall more than 3 000 mm with maximum values reaching 5 900 mm is standard for this region. During two days a local rainstorm occurred with 274 mm precipitation over a three days period causing landslide 100 m downhill of south lane highway: 20 m depth, 100 m width and 200 m length. Cracks occurred on road surface. During one day after the first period precipitation of 111 mm within 8 hours caused additional subsidence of the slope below the highway.

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

Comments:

The Failure was caused by transient water flow through the joint system of the rock strata, which opened the joints and caused landslide. Immediately stabilisation measures by installation of a concrete piling with pre-tensioned anchors and horizontal drainage prevented further collapse. Conclusion:

The Insured was not aware of the instability of the rock strata. Loss occurred due to insufficient monitoring of possible soil movement and installation of suitable drainage and stabilisation measures.

Information was taken from IMIA WGP 48, Page 46

http://www.imia.com/downloads/imia_papers/wgp48_2006.pdf