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Case Study

Accessing landslide damage under civil works exclusions

INDUSTRY
Renewable Energy

LOCATION
North Asia

CLAIM TYPE
Landslides - Property damage

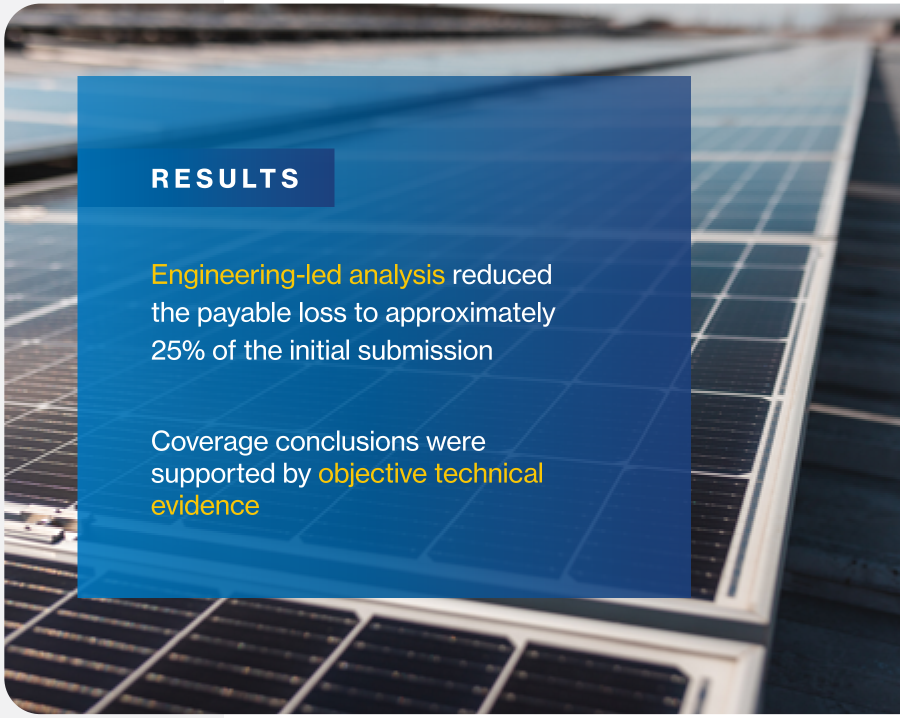
CHALLENGE

A solar power plant in North Asia sustained extensive damage after heavy rainfall from a typhoon triggered multiple landslides across the site. The landslides caused significant soil erosion on surrounding slopes. Although the property insurance policy covered civil works, it clearly excluded "cut slope areas," which were classified as non-developed land and therefore outside policy coverage. The primary challenge was to distinguish damage to insured civil works from damage occurring on excluded cut slopes. Accurate differentiation was essential for determining the payable loss under the policy while managing expectations around an initial multi-million dollar claim submission.

SOLUTION

A detailed site assessment was conducted in collaboration with a civil engineer to confirm the original scope of civil works and to map landslide-affected zones across insured and excluded areas. By segregating losses attributed to non-developed cut slopes, we established which portions of the damage fell within policy coverage.

Based on the technical evaluation and application of policy wording, the payable loss was determined to be substantially lower than the original claim. This approach helped to facilitate objective coverage interpretation, transparent communication with stakeholders and a fair, evidence-based settlement outcome.



RESULTS

Engineering-led analysis reduced the payable loss to approximately 25% of the initial submission

Coverage conclusions were supported by objective technical evidence