COMPLETED SAMPLE ACORD 101 - ADDITIONAL REMARKS SCHEDULE

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: ACORD 3

FORM TITLE: LIABILITY NOTICE OF OCCURRENCE / CLAIM

AGENCY CUSTOMER ID: HCS-23782

LOC #: 004

AGENCY: Eastern Insurance Brokers

CARRIER: Summit Insurance Company

NAIC CODE: 44728

POLICY NUMBER: GL-23578-B

NAMED INSURED: Harrison Construction Services, LLC

EFFECTIVE DATE: 06/01/2024

ADDITIONAL REMARKS

Coverage Information:

Commercial General Liability Policy with the following limits:

• Each Occurrence Limit: \$2,000,000

• General Aggregate: \$4,000,000

Products-Completed Operations Aggregate: \$4,000,000

• Personal & Advertising Injury: \$1,000,000

• Damage to Premises Rented: \$300,000

• Medical Expense (per person): \$10,000

Additional Parties Involved:

1. Property Owner:

Newbury Street Holdings, LLC

500 Boylston Street, Suite 1400

Boston, MA 02116

Contact: Richard Manning Phone: (617) 555-3300

Relationship: Retail building owner and landlord to the damaged retail store

2. Retail Business:

Newbury Street Boutique, Inc.

290 Newbury Street

Boston, MA 02116

Contact: Linda Shapiro, Manager

Phone: (617) 555-2200

Insurance: Hartford Business Insurance, Policy #HB-789456 Relationship: Business tenant occupying damaged property

3. Crane Equipment Manufacturer:

Superior Crane Systems, Inc.

8700 Industrial Boulevard

Pittsburgh, PA 15220

Crane Model: SCS-450HD

Serial Number: HD45679283 Purchase Date: 06/15/2023

Last Maintenance: 01/03/2025

Additional Information on Loss:

Weather conditions at time of incident: Clear, 38°F, winds 5-7 mph

Construction project: Commercial retail renovation

Project start date: 11/05/2024

Expected completion: 05/15/2025

Project value: \$3.2 million

The retail store will be closed for an estimated 3-4 months for repairs, resulting in business interruption claims. The neighboring businesses have reported no physical damage but are claiming reduced foot traffic due to the accident site and safety barriers.

Immediate Actions Taken:

- 1. Emergency services contacted immediately
- 2. Building secured by construction emergency response team
- 3. Temporary structural supports installed to prevent further collapse
- 4. Water shut off to mitigate ongoing water damage
- 5. Debris removal initiated after OSHA preliminary assessment
- 6. Security personnel stationed at site 24/7
- 7. Engineering firm hired to assess structural integrity

Subcontractors On Site at Time of Loss:

- 1. Boston Electrical Solutions (electrical contractor)
- 2. Metropolitan Plumbing Services (plumbing contractor)
- 3. Urban Scaffolding, Inc. (scaffolding installation)

None of the subcontractors were directly involved in crane operation at the time of the incident.

Additional Witnesses:

4. **Teresa Huang** (Retail store employee)

144 Charles Street

Boston, MA 02114

(617) 555-9087

5. **Frank Miller** (Construction worker)

57 Dorchester Avenue Dorchester, MA 02125 (617) 555-4433

Prior Claims History:

Harrison Construction Services has had two minor property damage claims in the past three years:

- 1. 06/12/2023: \$12,500 Vehicle damaged by falling materials
- 2. 11/28/2024: \$8,750 Fence damage at residential construction site

No previous claims involving crane operations or bodily injury.