



ROBERT A. SCHNEIDER AGENCY, INC.

CONSULTANTS

(Except Environmental or Financial)

CLAIMS EXAMPLES

1. Less than a year after moving across the country to take a new executive position, an employee was let go because an efficiency consultant recommended the elimination of his job. His suit against the consultant was favorably resolved but legal costs were almost \$50,000.
2. A kitchen consultant had designed the kitchen of a hospital whose employee sued because he allegedly hit and damaged his knee on the door of a piece of kitchen equipment. He named the consultant as well as the equipment manufacturer and the hospital, saying the kitchen layout and equipment weren't safe. The consultant's carrier spent nearly \$30,000 defending the case before it was learned that the plaintiff had in reality injured his knee in a sports accident before he came to work that day!
3. A lawyer enlisted a litigation support services consulting firm to help him find an expert for a motorcycle accident case. The expert opined that the motorcycle's brakes were faulty, but shortly before trial, he realized he had examined the wrong set of brakes. His change of opinion ruined the case for the lawyer, who had spent hours preparing for trial based on the first opinion. The lawyer sued the consultant for negligently referring the expert. The consultant's carrier paid the lawyer over \$20,000 to settle.
4. A company provided consulting services to architects and developers for large live entertainment venue halls. After the construction of a symphony hall, the owner sued the consulting company and others, alleging the sound quality in the hall was defective. Defending the case was expensive because of the potentially high exposure for the plaintiff's lost profits claim. The suit settled with the architect who had provided faulty specifications for the sound equipment paying the bulk of the settlement.

Loss scenarios are hypothetical in nature and for illustrative purposes only. Whether or not or to what extent a particular loss is covered depends on the facts and circumstances of the loss and the terms, conditions, and endorsements of the policy issued.