

[Karas v. Liberty Insurance Corporation](#)

Year: 2018

Court: Supreme Court of the State of Connecticut

Case Number: S.C. 20149

“Substantial impairment of structural integrity” is the applicable standard for “collapse” and need not be clarified. This definition includes an impairment which, if not remedied, will lead inevitably to a caving in, a falling down, and/or a structure’s being unsafe to occupy. The terms “Foundation” and “Retaining Wall” are ambiguous and reasonably include basement walls. No extrinsic evidence as to the meaning of ambiguous terms is permitted, and those terms must be construed in favor of coverage.

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