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**CAUSATION ANALYSIS
CONSTRUCTION DEFECTS &
PROPERTY DAMAGE CLAIMS**

**Distinguishing Construction Defects, Maintenance Conditions, and
External Events**

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Introduction

Determining the cause of property damage is a central issue in construction and insurance-related disputes. Damage may result from construction defects, deferred maintenance, or external events such as storms or sudden failures. A reliable evaluation requires distinguishing between these potential causes using a consistent, evidence-based approach.

Construction Defects as a Cause

Construction defects typically involve deficiencies in workmanship, materials, or installation methods. These issues may lead to premature failure, moisture intrusion, or structural problems. Evaluation involves comparing observed conditions to accepted construction practices and determining whether deviations contributed to the damage.

Maintenance-Related Conditions

Deferred or inadequate maintenance can contribute to or cause property damage. Examples include failure to seal penetrations, maintain roofing systems, or address minor deterioration before it progresses. In such cases, damage may develop gradually rather than as a result of a single event.

External Events

External events such as wind, water intrusion, or impact-related damage may also be responsible. These events often produce identifiable patterns of damage, but their effects may be influenced by pre-existing conditions. Proper evaluation considers both the event and the condition of the structure prior to the event.

Multiple Contributing Factors

In many cases, damage results from a combination of factors. For example, a construction deficiency may allow water intrusion, which is then exacerbated by weather exposure and lack of maintenance. A comprehensive analysis should identify each contributing factor and its relative role.

Methodology for Evaluation

A defensible causation analysis includes site inspection, documentation of conditions, and application of construction principles. This process involves reviewing physical evidence, considering alternative explanations, and forming conclusions consistent with observed conditions and industry standards.

Conclusion

Accurate determination of causation requires a structured and objective approach. Distinguishing between construction defects, maintenance-related conditions, and external events is essential for reliable analysis and resolution of disputes.

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