

## Bar/Tavern & Restaurant Product

### *Claim Examples*

- ▶ **Property:** A fire began at the insured's premises, due to a grease fire. The fire caused \$20,000 in **building** damage and \$15,000 in **business personal property** damage. In order to repair the damage, the business had to be closed for 2 weeks. This accident resulted in the loss of **business income** for the insured.
- ▶ **General Liability:** A customer took one step into the insured building and slipped on the rain soaked floor. The customer sustained a non-displaced fibular fracture and sued the restaurant for \$12,000 in **medical expenses and lost wages**.
- ▶ **Liquor Liability:** A 19-year-old minor entered the restaurant with an older woman. The waitress did not check the identification of the minor and served them both alcoholic beverages. The minor was later involved in a motor vehicle accident, seriously injuring a man. The injured man sued the store for knowingly selling alcohol to a minor

A nightclub denied service of alcohol to a patron who appeared to be intoxicated. The patron was later involved in an automobile accident. Despite denying service, the owner of the nightclub was brought into the claim. The nightclub was not found liable, but had to pay \$60,000 in **defense costs**.

- ▶ **Value Plus:** Vandalism occurred to the insured's the sign causing \$3,000 of **property** damage to the sign.
- ▶ **Equipment Breakdown:** An on premise power outage occurred causing the insured's freezer to shut down and the food in the freezer to spoil. An **equipment breakdown** claim was made for the \$5,000 of spoiled food.