

## 1-4 Family Dwelling Product

### *Claim Examples*

Each day brings new possibilities for unfortunate and unforeseeable accidents. Many people don't recognize their loss exposures, which can result in catastrophic loss and significant financial burden. The following claims scenarios are factual claims that can be used as an effective marketing tool to highlight the real possibility of loss. Your retail customers should use the following scenarios to remind their customer prospects that failure to purchase Dwelling Package insurance could cost their family a fortune!

- ▶ **Toasted Lamb Chop:** The insured was cooking a lamb chop in a broiler when the stove caught fire, ignited a pan of oil on the stovetop, and resulted in over \$100,000 in fire, smoke, and water damage.
- ▶ **Faulty Furnace:** The insured's tenant claimed she became ill from carbon monoxide poisoning resulting from a faulty furnace. The tenant claimed permanent brain damage and demanded \$750,000.
- ▶ **Falling Contractors:** The insured hired a contractor to rebuild a deck. During construction, an employee of the contractor fell and fracture his leg. Unfortunately, the contractor allowed his workers' compensation insurance to lapse. The claim for lost wages, pain and suffering, and medical rehabilitation resulted in a claim in excess of \$300,000.
- ▶ **Creeping Tree Roots:** Tree roots originating on the insured's property damaged the neighbor's retaining wall resulting in a claim in excess of \$65,000.
- ▶ **Boys Will Be Boys:** The insured's 3 year-old tenant was jumping on his bed when he lost his balance and grabbed an exposed hot water heating pipe. The minor claimant suffered second-degree burns and recovered damages in excess of \$27,000.
- ▶ **Unhappy Buyer:** The insured was accused of misrepresenting material facts relative to his home to a prospective buyer. Although the claimant recovered no money, insured legal costs exceeded \$5,000.