

1-4 Family Dwelling Product

Claim Examples

▶ **Property:** A fire began at the insured's premises, due to one of the tenants falling asleep with a lit cigarette. The fire resulted in \$44,800 in **building** damage. In order to repair the damage, the apartment had to be evacuated for 2 months, which resulted in \$2,000 in the loss of rental income for the insured.

▶ **General Liability:** Tenant tripped and fell while walking down the hallway stairs. The tenant sustained a broken wrist and \$2,500 in **medical expenses**.

A fire at the insured's building spread to other row homes on the same street, destroying one home and causing smoke damage to another. The fire resulted in **3rd party property damage** loss of \$90,000.

▶ **Value Plus:** Lightning struck a tree on the insured's premise. The tree was destroyed. The **value of the tree** was \$150.

▶ **Equipment Breakdown:** The hot water heater ruptured from over usage, causing the apartment to be evacuated for 2 days until repairs could be made. An **equipment breakdown** claim was made.