

Social Services Product – Non Profit Package

Claim Examples

- ▶ **Property:** A fire breaks out as a result of cooking in the common kitchen area of a Battered Women's Shelter which results in extensive smoke and heat damage to both building and contents and forces the Shelter's administration to seek an alternative facility for a period of one month. The organization suffers a loss of \$75,000 as a result of property damage and extra expenses.
 - ▶ **General Liability:** A parent and a child are selecting a new family pet at an Animal Shelter. While petting the animal in a room reserved for this purpose, the dog lunges for the child and bites her on the hand. The child receives ten stitches. The parents of the child file a lawsuit for pain & suffering as well as emotional trauma.
 - ▶ **Professional Liability:** A Registered Nurse administers a pain relieving intravenous drug to a Hospice patient. There is an allergic reaction causing the patient to break out into a painful rash. The patient's family is upset and sues for pain & suffering.
 - ▶ **Hired / Non Owned Auto:** Holly is a Caregiver working for a Non Profit Religious Outreach organization that provides Home Companionship to Senior Citizens. While Holly is driving a client for a visit to the Doctor's office she fails to yield at a Stop Sign and strikes another vehicle. The client sustains a severe bodily injury and sues Holly's Personal Auto policy. It turns out that the claims amount will ultimately exceed Holly's Personal Auto limits and a secondary claim is made against the Hired / Non-Owned policy of the Non Profit Religious Outreach organization.
 - ▶ **Products Liability:** A thrift store sells a rocking chair to a buyer. While at home, the buyer sits in the chair and it breaks causing bodily injury to the buyer. He sues the thrift store for special damages as well as pain & suffering.
 - ▶ **Abuse & Molestation:** An adult who is volunteering for a Youth Organization receives parental consent to take a child that he is mentoring on an overnight camping trip. During the trip, the child is sexually molested by the adult. The child's family sues the organization's Abuse & Molestation coverage for bodily injury and mental duress.
 - ▶ **Employment Practices:** A volunteer nurse at a Non Profit Healthcare clinic receives numerous sexual advances from a Doctor who is also a volunteer. The Nurse sues the clinic's Employment Practices policy for sexual harassment.
 - ▶ **Non Profit Directors & Officers:** A donor made a large contribution to a local Community Center requesting that the money be used to enhance the building's facilities for the children that belong to the Club. The board instead votes to use the money to buy a new car for the Community Center Director. The donor files suit alleging misappropriation of funds.
- Equipment Breakdown:** A residential homeless shelter suffered thermal cracking of one of the sections of a cast-iron heating boiler during the winter months resulted in the unit being shut down to replace the section costing \$9,173. Shelter volunteers had to relocate its guests to a nearby accommodating facility for an extra expense of \$1,800.
- At a local food bank, a motor burnout in a hermetically sealed refrigeration unit resulted in food spoilage of \$675 and forced the food bank to destroy its supply of fresh foods resulting in \$6,500 of property damage.