



GENESEE GENERAL
1220 Old Alpharetta Road, Suite 380
Alpharetta, GA 30005-3968
Phone: 800 282 8755 Fax: 7703967699

Apartment Product

Claim Examples

- ▶ **Property:** A fire began at the insured's premises, due to an unattended candle left burning by one of the tenants. The damage resulted in a fire that caused \$65,000 in **building** damage. In order to repair the damage, the apartment had to be evacuated for 2 months, resulting in the loss of **rental income** for the insured.
- ▶ **General Liability:** A repairman tripped and fell while walking down the hallway stairs. The repairman sustained a broken wrist and \$2,500 in **medical expenses**.

A hose on the dishwasher located in the 3rd floor apartment unit ruptured causing water to leak through to the 2nd floor apartment unit. This caused damage the tenants television, sofa, and pictures. The resident sued the apartment owner for negligence resulting in a **property damage** loss of \$10,000.

- ▶ **Value Plus:** Lightning struck a tree on the insured's premise outside of the apartment building. The tree was destroyed and it fell causing damage to the fence surrounding the apartment building. The **value of the tree was \$200 and the value of the fence was \$500**. The tree and the fence were replaced.
- ▶ **Equipment Breakdown:** The piping within 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.