

The Office Product

Claim Examples

- ▶ **Property:** One weekend night, vandals climbed onto the roof of the building and used a sledgehammer to damage the heating and air-conditioning unit. Damage was also done to the roof of the building where the heating and air conditioning units were located. Later that week the local police apprehended some juveniles who had vandalized the insured's building and some other businesses in the area.
- ▶ **General Liability:** A patient in a physician's office was injured when the chair upon which they were seated collapsed. The claimant suffered a sprained arm which resulted in a claim payment of \$2,500.
- ▶ **Equipment Breakdown:** A power surge caused damage to office phone equipment, making them inoperable. This resulted in a loss of business for two days.
- ▶ **Employment Practices Liability:** An employee who desired to e-mail a pornographic joke to only a single recipient accidentally pressed the wrong button, sending the off-color joke to the company's entire workforce. The employer made the employee send a follow-up email apologizing to the workforce. Two months later, during a company downsizing, an employee sued for a hostile work environment and used the e-mail as evidence.

A group of employees would end their day by gathering around a fellow employee's desk to look at the latest daily swimsuit model at a new website featuring bikini styles. A female employee stopped by during one of these gatherings and noticed the pictures. She then returned to her cubicle on the other side of the room. Although she never saw the photos after that day, she would see the employees gather around the desk each day and hear off-color remarks in relation to the photos. She later sued the company for a hostile work environment.