



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

Restaurants Product

Claim Examples

- ▶ **Property:** A fire began at the insured's premises, causing \$20,000 in **building** damage and \$15,000 in **business personal property** damage. In order to repair the damage, the business had to be closed for 2 weeks, which resulted in the loss of **business income** for the insured.

A restaurant owner arrived at their restaurant one morning to find the building had been spray painted by vandals. The owner called the police. Upon further inspection, the owner realized the vandals had also broken windows and damaged the HVAC unit, which was located on the side of the building. The vandalism caused \$23,400 in damage.

- ▶ **General Liability:** A customer took one step into the insured building and slipped on the floor that was wet from the rain. The customer sustained a non-displaced fibular fracture and sued the restaurant \$12,000 in **medical expenses and lost wages**.

A customer was eating a grilled chicken sandwich and chipped his tooth on a bone. The customer received \$1,500 to pay her **dental bill**.

- ▶ **Liquor Liability:** A 19-year-old minor entered the restaurant with an older woman. The waitress did not check the identification of the minor and served them both alcoholic beverages. The minor was later involved in a motor vehicle accident, seriously injuring a man in an oncoming vehicle. The injured man sued the store for knowingly selling alcohol to a minor and was paid \$200,000 in **damages**.
- ▶ **Value Plus:** Unknown persons vandalized the insured's the sign causing \$3,000 of **property** damage to the sign.
- ▶ **Equipment Breakdown:** An on premise power outage occurred causing the insured's freezer to shut down and the food in the freezer to spoil. An **equipment breakdown** claim was made for the \$5,000 of spoiled food.