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Retail Liquor Store Product *Claim Examples*

- ▶ **Property:** A fire began at the insured's premises when an employee of the liquor store carelessly tossed a cigarette in the break room trashcan. The fire caused both \$41,000 in **building** damage and \$17,000 in **business personal property** damage. In order to repair the damage, the liquor store had to shut down for 20 days, causing a \$14,000 loss in income and \$10,000 in extra expenses.
- ▶ **General Liability:** A customer of the liquor store went to use the restroom. The tile floor area just outside of the restroom was still wet. The customer **slipped and fell**, breaking their arm. The customer filed a lawsuit against the liquor store for pain and suffering, medical bills, and rehabilitation expenses.
- ▶ **Liquor Liability:** A liquor store denied service to a patron who appeared intoxicated. The patron was later involved in an automobile accident. Despite denying service, the liquor store was brought into the claim. Ultimately, the liquor store was not found liable, but had to pay \$75,000 in defense costs.
- ▶ **Automatic Businessowners coverages:** The liquor store installed a bright neon sign above the front door in order to attract new business. During a heavy windstorm, the **sign** cracked, and a portion of it fell to the ground smashing into pieces.
- ▶ **Value Plus:** An employee of the liquor store was going through tough financial times. They 'forgot' to turn on the alarm system when closing up for the night. No signs of break-in were evident. The owner noticed inventory levels were repeatedly lower when this employee closed the store for the night. Cash in the register also was mysteriously low on these same nights. The insured notified the police, and also made an **employee dishonesty** claim, and a **money and securities** claim.
- ▶ **Equipment Breakdown:** The piping within the hot water heater ruptured from over usage, causing the liquor store to have to shut down for 3 days. An **equipment breakdown** claim was made.