

# Specialty Training School Product

## *Claim Examples*

- ▶ **Property:** A fire began at the insured's premises when an employee of the computer instruction school plugged in the computers. When he did, this caused a fire. The fire caused both \$40,000 in **building** damage and \$26,000 in **business personal property** damage. In order to repair the damage, the computer instruction school had to shut down for a month, causing a \$14,000 loss in income and \$10,000 extra expenses to get the school up and running again, which was included in the **business income with extra expense** coverage.
- ▶ **General Liability:** A student of the public speaking school **slipped and fell** in the school's restroom. The student **broke** their arm. The customer filed a lawsuit against the public speaking school for pain and suffering, medical bills, and rehabilitation expenses.
- ▶ **Molestation and Abuse:** A student sued the charm school alleging negligent hiring of a teacher who went overboard in the "charm" department when he improperly touched her during their lesson.
- ▶ **Hired & Non-owned Auto Liability:** An employee was asked to make a special trip to the bank since the owner was busy. In an effort to reach the bank before it closed, the employee hit a pedestrian while pulling into the parking lot. The employees personal auto limits were not enough to cover the injuries. The school was brought into the claim.
- ▶ **Equipment Breakdown:** The piping within the hot water heater ruptured from over usage, causing the photography instruction school to have to shut down for 4 hours. An **equipment breakdown** claim was made.