



CLAIM SCENARIOS

AMATEUR SPORTS, CAMPS & LEAGUES

\$2,470

Property: Storm damage - the weight of ice and snow. Weight of ice and snow damaged the fencing to the batting cages.

\$50,497

GL: Slip and fall on ice in a parking lot. The arena maintains the parking lot. Claimant was going down an incline in the parking lot between 7:00 a.m. - 8:30 a.m. and fell. The arena salted the lot twice, but cold freezing rain prevailed.

\$7,655

Property: Water damage - pipe burst downstairs in girls' locker room causing approximately 4 inches of water. The investigator inspected this plumbing leak loss and determined payment based on the cost of mitigation, tear out, and reconstruction of the carpet and ceiling in both locker rooms, hallway, landing, and an office.

\$30,865

GL: Fall - claimant alleges she was walking on the bleachers and fell, catching her leg. She states she had to have surgery as she tore a ligament in her knee. Result was a paid claim. The claimant just took a wrong step as there was no problem with the bleachers.

\$21,853

Property: Storm - internal wiring of the HVAC system was rendered inoperable by lightning strike.

\$10,539

Property: Water damage - sewer backed up and caused damage to flooring, backing up in several places. Insured also suffered some hail and some interior damage due to clogged drains and gutters. The inspection of the insured's building found black water damage to the carpet and walls in the lower level office. Due to this being a sewer back-up with black water, the carpet in all the affected areas had to be replaced. Three and a half years of legal expenses included in total loss payment.

\$6,576

AL: Insured vehicle parked in facility parking lot, suffered hail damage.

\$156,728

GL - the claimant was watching a hockey game when an errant puck struck her in the face. She had just entered and was standing near the doorway, looking away from the rink, talking to her son. Although the game had not started, several players were taking warm-up shots at the goal. One of these shots struck the upper cross-bar of the goalie net, bounced out of the rink, struck a wall, and then struck the claimant in the face. Claimant sustained a fracture to the nose and right orbit and was diagnosed with post-trauma vision syndrome by her optometrist.

\$120,000

GL - claimant was watching her daughter participate in a softball game when a foul ball came over the field fencing and hit her in the eye. Insured was liable for medical bills due to fence height not meeting league standards.

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