

CLAIM SCENARIOS

ENTERTAINMENT

\$150,000

1 year old at a mini golf center was hit in the eye by a golf ball causing damage to the bones surrounding the eye.

\$2,632,576

Fire in the grandstand at a horse track caused by faulty wiring caused total loss of building. Inspection of wiring by certified electrician was recommended by risk management services prior to the fire however insured advised employees were certified electricians.

\$300,000

Guest leaving a party at a convention center was struck by a bicyclist. Claim states guest was intoxicated and allowed to drive their car in that condition.

\$1,000,000

Inflatable slide used outside for a party. Heavy wind picked up the inflatable slide, turning it over and tossing kids several feet in the air. Several children injured - one severely injured when he struck his head upon landing.

\$350,000

Son of gymnastics facility owner broke into the facility with several friends and all had been drinking at the time. One tried flipping on the rings, the ring strap broke and claimant fell on his head and died from his injuries.

\$1,000,000

Student taking a class in parkour (a type of street aerobics - jumping over objects), fell after trying a flip, striking his

head, and died from his injuries. Warnings provided were inadequate and caused/contributed to incident.

\$122,000

Woman walked into a glass display wall in a theater causing several lacerations and injuries. A claim was filed stating that there was nothing to prevent people from walking into the wall and it should've been strong enough to sustain someone walking into it.

\$600,000

Halogen light left on backstage in a theater. The light was too close to the curtains and the heat caused a fire which spread throughout the stage area.

\$3,400,000

6 year old riding a teacup ride in amusement park, claimant was not sitting properly, stretched his head back over the edge of the ride while it was moving, struck his head on the handle of another cup causing skull fractures.

\$267,000

Adult driving a go kart struck a barrier injuring passenger in the kart.

Claims that barriers are improperly placed and maintenance on go kart caused kart to veer out of control.

\$273,000

Claimant attending a show at a convention center claims she tripped over electrical wires that were taped to the floor in the entry way causing injuries to hip and leg.

\$112,000

Claimant attending concert at a theater claims she was lifted up by the crowd and "body surfed" through the crowd, dropped on her head causing a concussion. She claims insufficient security to manage the crowd.

800.873.4552 | **PHLY.com**

The PHLY Difference

Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Consolidated Holding Corp., a Member of the Tokio Marine Group. Your insurance policy, and not the information contained in this document, forms the contract between you and your insurance company. If there is a discrepancy or conflict between the information contained herein and your policy, your policy takes precedence. The claim scenarios described herein are for illustrative purposes only and should not be compared to any other claim. Coverage for a specific loss will vary based on the details of the loss, the policy terms and conditions, and applicable law. All coverages are not available in all states due to state insurance regulations. Certain coverage(s) may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. | © 2024 Philadelphia Consolidated Holding, All Rights Reserved.