

A Member of the Tokio Marine Group

# CLAIM SCENARIOS

### SPECIAL EVENTS

#### \$100,000

During a concert sponsored by the insured, a fight broke out in the stands. In addition to the individuals involved in the fight, three innocent bystanders sustained injuries. Claims have been filed by the innocent bystanders for lack of proper security.

#### \$10,000

At a winter antique show the claimant allegedly cut her lip when a glass she was drinking from broke.

#### \$10,000

Claimant who was found to be intoxicated, states that a chair was taken away by one of the insured's employees as he was sitting down, causing him to fall to the ground and injure his

back. He was taken to the emergency room and released.

#### \$2,500

During a fundraising event, the claimant tripped over an electrical cord that was taped to the floor and sustained a knee injury.

#### \$2,500

During a golf tournament, a spectator was struck in the head by a golf ball and sustained a concussion.

#### \$2,900

Claimant sustained Property damage to the building that the insured rented when someone in the crowd fired a gun during a concert that the insured was promoting.

#### \$10,000

At the insured's dog show, a Great Dane picked up the claimant (child) by its mouth and dropped her. The child was rushed to the emergency room after suffering a head injury and trauma.

#### \$115,000

Claimant at a concert held by the insured was injured and taken to the hospital after a speaker fell off the stage striking the claimant.

#### \$25,000

Alleged Liquor Liability claim after an intoxicated person left the insured's fundraising event and injured a third party in an auto accident.

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## The PHLY Difference

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