Concessionaires and Vendors Product
Claim Examples

▶ **Bodily Injury:**
Food Vendors: A customer buys a hot dog from your stand. While eating the hot dog, the customer suddenly chips a tooth on something hard contained inside the hot dog. The customer incurs $700 in medical expenses and $6,000 in corrective dental expenses.

Seasonal Lots or Tents: Customers are within the premises you occupy choosing the perfect Christmas tree. A customer trips over an extension cord lying on the floor and sprains a knee. The customer incurs $1,200 in medical expenses for x-rays and $3,500 in lost wages.

Flea Market Vendors: You're operating your booth at a flea market. Customers surround your booth to view merchandise. Your booth is suddenly knocked over by a strong gust of wind and a pole supporting your booth strikes a customer in the face causing a laceration. The individual incurs $1,100 in medical expenses, $12,000 for surgery to repair scar damage and $10,000 for mental anguish.

▶ **Theft:** The day is over and your vending cart is stored for the evening. You awake to find it has been stolen. You will now need to spend $15,000 on a new cart and equipment.

▶ **Fire/Loss of Income:** You receive a phone call awaking you from your sleep. There has been a fire in the warehouse that you lease and keep your most valuable merchandise. All merchandise is destroyed. Replacing your merchandise will cost $30,000. In addition, you will incur $4,000 in lost income while you are unable to continue operations due to this fire.