

## Convenience/Deli/Grocery Store Product

### Claim Examples

- ▶ **Property:** A fire began at the insured's premises when an employee of the convenience store forgot to unplug the hot dog warmer when they left for the night. The fire caused both \$91,000 in **building** damage and \$13,000 in **business personal property** damage. In order to repair the damage, the convenience store had to shut down for a month, causing a \$14,000 loss in income and \$10,000 extra expense, which was included in the **business income with extra expense** coverage.  
  
Late one night, a masked robber entered the convenience store and held up the cashier. He left with \$2,500 cash during this **theft** of the store.
- ▶ **Automatic Businessowners coverages:** The delicatessen installed a bright neon sign above the front door in order to attract new business. During a heavy windstorm, the **sign** cracked, and a portion of it fell to the ground smashing into pieces.
- ▶ **Value Plus:** An employee of the grocery store was going through tough financial times. They 'forgot' to turn on the alarm system when closing up for the night. No signs of break-in were evident. The owner noticed inventory levels were repeatedly lower when this employee closed the store for the night. Cash in the register also was mysteriously low on these same nights. The insured notified the police, and also made an **employee dishonesty** claim and a **money and securities** claim.
- ▶ **Equipment Breakdown:** A motor burned out in a hermetically sealed refrigeration unit resulting in the spoilage of food in cold storage. An **equipment breakdown** claim was made for property damage of \$3,338 and consequential spoilage of \$2,500.
- ▶ **General Liability:** A customer of the grocery store went to use the restroom. The tile floor area just outside of the restroom was wet. The customer **slipped and fell**, breaking their arm. The customer filed a lawsuit against the grocery store for pain and suffering, medical bills, and rehabilitation expenses  
  
The insured accepted a new vendor to provide their frozen seafood. One of the customers got a stomach virus from the tainted flounder and filed a lawsuit against the insured, alleging severe food poisoning from negligence. This is an example of a **products/bodily injury** claim.
- ▶ **Liquor Liability:** A convenience store that sells beer denied service to a patron who appeared intoxicated. The patron was later involved in an automobile accident. Despite denying service, the convenience store was brought into the claim. The convenience store was not found liable, but had to pay \$75,000 in defense costs.