

# Commercial Umbrella and Excess Liability Products

## *Larger Claims for Small Businesses*

In our current litigious society, businesses large and small face exposures every day that exceed the typical \$1,000,000 primary GL limit. For a minium premium, we can provide the peace of mind that comes with excess liability coverage. Limits that can save your business or help avoid personal exposure for these kind of claims:

▶ **Fast Food Restaurant:**

The Illinois Supreme Court ruled a fast food restaurant can be held liable for the death of a customer who was eating in the restaurant when a car crashed through a wall and plowed into his table. (Marshall v. Burger King)

▶ **Contractor:**

A 3 person flooring company was hired by a general contractor for a condo conversion project. The GC did not like the way the floor was laid and asked the artisan to re-finish the floor. When the subcontractor completed work for the day, they cleaned up and left the scraps, tools and finishes in the unit. That night there was a fire. It was alleged that the proximate cause of the fire was spontaneous combustion of the sealant left behind by the subcontractor. Resulting in a settlement of \$3,500,000+

▶ **Retail Store:**

A variety store sold a small propane grill to a customer. The propane tank exploded burning 8 people, some severely. Even though evidence indicated that the customer used the stove in an inappropriate manner by placing a pot that was too large on the burner, the store was held to be liable for products coverage. Resulting in a settlement of \$3,900,000+

▶ **Habitational:**

A tenant of an 8 unit apartment building started a fire in his kitchen while cooking. The fire spread to the next unit trapping a child who eventually died from the burns. It was determined that the apartment owner was liable because the smoke detectors were not functioning as the batteries had been removed from the devices. Resulting in a settlement of \$5,000,000+

▶ **Childcare:**

A three-year-old child suffered heat stroke and extensive brain damage after being left in a hot vehicle by employees of a childcare center. Within a few months of the incident, the child's medical expenses had already exceeded \$1,000,000 dollars and will cost millions more in the future, far exceeding the limits provided by the childcare's primary policy.

▶ **Restaurant:**

A mezzanine collapsed during a Christmas party causing injury to multiple attendees. Resulting in a settlement of \$2,897,000.