

Hotel/Motel - Commercial Liability

Claim Examples

- ▶ **Bodily Injury:** A guest tripped and fell while walking down the stairwell due to poor lighting. The guest sustained a broken leg and incurred \$30,000 in medical expenses. An additional \$3,100 was paid in defense expense.
- ▶ **Property Damage:** A pipe, in the bathroom of a third floor room, cracked causing water to leak through to the room below it on the second floor. This caused damage to items in both guests' rooms. The cost to replace the guests' damaged items totaled \$7,500.
- ▶ **Bodily Injury:** A guest fell while getting out of the shower. The guest sustained a skull fracture after hitting their head on the floor. The guest brought suit and was awarded damages of \$450,000. An additional \$42,000 was paid in defense expense.
- ▶ **Medical Payments:** A guest bumped into a mirror that was not properly anchored to the wall. The mirror fell onto the guest causing lacerations that required stitches. \$2,000 in medical payments were immediately paid to compensate the guest for their hospital visit and ambulance ride.
- ▶ **Bodily Injury:** While walking to their car in the parking lot, a guest fell on ice. As a result, the guest fractured their left kneecap and tore their quadriceps tendon. The paid loss was \$50,000 with an additional \$2,500 paid in expenses.
- ▶ **Property Damage:** A guest accidentally forgot to turn a clothing iron off when they finished using it. A fire started, as a result, which caused smoke and water damage to the guest's room and three other adjacent rooms. The cost to replace the guests' damaged items totaled \$12,000.
- ▶ **Bodily Injury:** An employee left a mop bucket in the middle of the lobby. A guest tripped over the bucket and fell breaking their hip as a result. The guest incurred over \$100,000 in damages since they needed surgery to replace their hip.
- ▶ **Property Damage:** During a storm, a decaying tree branch fell onto a guest's vehicle. The cost to repair the damage was \$4,000.
- ▶ **Products/Completed Operations (Bodily Injury):** Twenty-seven guests got severe food poisoning from food consumed at the hotel's restaurant. The guests filed a lawsuit against the hotel's owner alleging negligence in their food preparation operation. The court awarded the guests \$540,000 in damages. Defense expense totaled an additional \$32,000.
- ▶ **Hired and Non Owned Auto Coverage:** The owner of the hotel asked an employee to run to the bank. While on the way to the bank, the employee rear-ends another car causing \$4,000 worth of property damage to their own automobile and \$40,000 in bodily injury to the other driver and damage to their automobile. The employee's car was underinsured when they injured the other driver.