

## Mobile Home Park Product

### Claim Examples

- ▶ **Dog Bite:** A suit brought against a mobile home park owner claims that a dog bit two children. The dog owner lives in the mobile home park as does the claimant. The dog had previously bitten someone else so the allegation was that the mobile home park owner knew of the dog's vicious nature but did nothing to help prevent the attack. The claim ultimately closed out at \$10,000.
- ▶ **Foul Odor Suit:** During the replacement of the park sewer system, a sewage leak and toxic substances from the insured's premises contaminated the claimant's property. The claimant complained of foul odors and brought a suit against the mobile home park owners. The claim closed out at \$7,515 which was our company's cost to investigate the claim.
- ▶ **Fall Down Stairs:** The claimant fell while going down stairs. The park owner had done work on the steps and had removed the handrail. During the time the handrail was off, the claimant fell down the stairs. She claimed that because there was no handrail, she had nothing to grab onto and fell. The claimant required surgery for her injuries and retained an attorney. The total incurred for this loss was \$249,463.
- ▶ **Vehicle Damage:** A guest to the mobile home park damaged their car pulling into the parking lot. The damage was caused when the claimant ran over several deep potholes. The claimant threatened to sue. The claim was eventually settled for \$3,244.
- ▶ **Wrongful Eviction Suit:** A fire at a mobile home park damaged a tenant's trailer. The tenant also claimed that they were wrongfully evicted after they refused to have their fire damaged site cleaned up. The claim was eventually settled for \$58,145.
- ▶ **Tree Limbs Fall:** A wind and hail storm caused 2 tree limbs to fall onto the claimant's mobile home. The tree limbs fell directly across the roof of the master bedroom and split the ceiling causing damage to personal property inside. The claim was closed out for \$7,759.
- ▶ **Golf Cart Injury:** The claimant sustained a leg injury when a golf cart she was riding in backed into a work truck. The claimant was 6 years old and the driver was 8. The attorney, representing the claimant, stated that the park owner had told the owner of the golf cart to remove it from the premises however this was not enforced per the lease agreement. The injured child required surgery. The claim was settled for \$56,933.
- ▶ **Vandalism:** Vandalism to the outside of a mobile home resulted in a claim that was settled for \$3,000.
- ▶ **Fall Down Steps:** The claimant alleges he fell due to rotten steps at the mobile home he was renting. He allegedly fractured his collarbone. The claimant's attorney contended that the insured failed to maintain a safe environment. This claim closed out for \$6,354.
- ▶ **Fall On Premises:** A tenant filed suit after a worker dug a hole in the mobile home park common area in which the claimant fell. The claimant sustained a fractured wrist and aggravated a preexisting back injury. Surgery was required on their back. A trial awarded a verdict of \$150,000 with defense costs of over \$30,000.
- ▶ **Fireworks:** A tenant in the mobile home park was setting off fireworks over the July 4th holiday. Another tenant received a severe eye injury from a stray firework. The health insurance company won a verdict that the Mobile Home Park was negligent for not providing a safe premises. The settlement was for \$435,000 with an additional \$59,000 in defense costs.
- ▶ **Assault:** Tenant was sexually assaulted at gunpoint on the premises. The security cameras and gates at the property were not working at the time of the attack so there was an allegation that security was not adequate. The case was eventually settled for \$170,000 with defense costs of almost \$30,000.
- ▶ **Burn:** A child was burned by hot water from a sink in a rented mobile home. The claimant's attorney stated that the hot water heater was set at too high a temperature. The insured's maintenance supervisor replaced the hot water supply valve before the incident occurred. The claim settled for \$62,395.
- ▶ **Water Damage:** Water from a broken pipe damaged property in the claimant's rented mobile home unit. Damage to the tenant's entertainment center and furniture occurred. The water flowed for several hours. The claim was settled for \$4,337.
- ▶ **Swimming Pool:** The claimant was entering the pool when the top step of the ladder cracked in half causing the claimant to fall into the pool. Because of this, she had a 19 inch laceration on her leg. The insured's staff is in charge of maintaining the pool. The claim settled for \$50,641.