

# Off-Premises Caterer Product

## Claim Examples

- ▶ **Property:** A fire started in the kitchen of the insured building causing \$25,000 of water / smoke damage to the **building** and \$10,000 of **business personal property** damage. In order to repair the damage, the business had to be closed for 3 weeks. This loss resulted in the loss of **business income** for the insured.
- ▶ **Inland Marine:** An insured owned a mobile grill that she took to local fairs and festivals. One day the insured attended a fair that lasted until midnight. Instead of driving home, the insured locked the grill up and stayed at a hotel for the night. The next morning the insured found that someone had stolen the grill. The insured notified the police. The value of the grill was \$4,000.
- ▶ **General Liability:** The insured was catering an event and accidentally spilled a bucket of ice on the floor. Before the ice could be cleaned up, one of the attendees of the party slipped and fell breaking his hip. He sustained \$10,000 in **medical expenses**.

The insured was catering an event when a candle that was part of one of the centerpieces caught fire igniting a tablecloth. Before the fire could be extinguished, there was fire damage to the floor and smoke damage to the building. This caused a **3rd party property damage** loss of \$12,000.

- ▶ **Value Plus:** The insured provided food at a local fair. One of the insured's employees was responsible for collecting and depositing the money in the bank. The insured's employee left the fair with \$3,000. The following day the insured could not contact the employee. The insured then contacted the police. The theft resulted in an **employee dishonesty loss** of \$3,000.
- ▶ **Equipment Breakdown:** Electrical arcing caused the insured's electric deep fat fryers to overheat, destroying the wiring inside the deep fat fryer. An **equipment breakdown** claim was made.