

Owners & Tenants Protective Product

Claim Examples

- ▶ **Bodily Injury:** An investor had recently purchased a vacant apartment building that he planned to completely renovate. A month after he purchased the building and prior to any construction activity beginning, a pedestrian tripped on a uneven sidewalk in front of the building and fractured their finger. The injury later required surgery. The claimant alleged that the building owner was negligent in failing to adequately maintain the sidewalk resulting in a claim payment of \$20,000.
- ▶ **Property Damage:** A new tenant within a three story building was renovating his space prior to opening for business. A General Contractor hired by the tenant left oily rags on the premises over the weekend that started a fire that caused severe water and smoke damage to the building and to the property of the surrounding tenants. Though the general contractor was responsible for the loss, his General Liability Coverage had lapsed which required the tenant's policy to respond since he had hired the general contractor. The incurred loss totaled \$110,000.