

Specialty Training School Product

Claim Examples

- ▶ **General liability:** A student of the public speaking school slipped and fell in the school's restroom. The resulting injuries were a broken arm and sprained knee. The student filed a lawsuit against the school for pain and suffering, medical bills and rehabilitation expenses. The lawsuit was settled in the amount of \$68,000 and \$7,000 were paid in **defense expenses**.
- ▶ **Professional:** A mother claimed that the learning **center failed to render professional services** in tutoring her child for the SAT's he is now unable to get into the college he wanted to attend. The parents brought a lawsuit against the school for the cost to hire a special tutor and a refund of their money paid to the learning center. The claim was settled in the amount of \$10,000.
- ▶ **Abuse or molestation:** A student attending a dance school brought a lawsuit against the school alleging negligent hiring of an instructor who improperly touched her during a lesson. Attorneys were hired to defend the school. The case was dismissed after no negligence was found on the part of the school. **Defense costs** were paid in the amount of \$35,000.
- ▶ **Property:** A fire began at the insured's premises when an employee of the computer instruction school plugged in the computers. The fire caused \$80,000 in building damage along with \$36,000 in **damages to business personal property**. While the damages were being repaired, the computer instruction school had to shut down for two months. This resulted in a business income loss of \$15,000 along with \$10,000 in extra expenses to get the school up and running again. The entire loss came to \$141,000 in damages and the claim was settled for the insured's damages.
- ▶ **Equipment breakdown:** A cast iron boiler experienced a low water condition and was destroyed causing \$18,400 in **property damage**.