

Vacant Land Product

Claim Examples

- ▶ **Bodily Injury:** An owner of an inner city vacant lot had erected a chain link fence to prevent pedestrians from gaining access to the lot. The fence had fallen into disrepair and a passerby was struck in the eye by a protruding piece of the fence post causing partial blindness in the plaintiff's eye. Suit was filed against the insured. The policy provided coverage for defense costs and the claim settled at an out-of-court mediation for \$350,000 prior to trial.
- ▶ **Property Damage:** An individual owned 20 acres of vacant land that bordered public property where a soccer field was located. Spectators routinely parked their cars on the public property but branches from trees located on the individual's land extended over his property and onto the public property. During a Saturday afternoon game, a dead branch fell from the tree and damaged three of the spectators cars resulting in a claim payment of \$12,000.
- ▶ **Bodily Injury:** Claimant was walking on a sidewalk on the insured's vacant lot. She tripped and fell on the sidewalk breaking her hip. She allegedly tripped on foliage which came onto the sidewalk from the lot. The claim was not witnessed. Surgery was needed after which the claimant was confined to a nursing home. The claim has been settled for \$200,000 including defense expenses of \$16,000.
- ▶ **Bodily Injury:** Claimant was riding a motorcycle and was struck by an auto. He claims that signs posted on our insured's property blocked his view of traffic. The claim was resolved for \$7,500 in expenses as it was determined that the insured's signs did not contribute to the auto accident.
- ▶ **Bodily Injury:** A person was allegedly injured when a protruding piece of fencing, coming from our insured's vacant lot, caused him to fall off his bicycle. Suit was brought against the insured that resulted in an award of \$45,000 plus \$20,000 in legal expenses. The award was appealed and the suit was resolved in the amount of \$30,000. The policy also covered defense costs.
- ▶ **Property Damage:** Unknown smoking juveniles started a brushfire on our insured's vacant land which spread and damaged fences at multiple nearby homes. Our insured was found partially responsible and the cost to replace the damaged property was \$6,500. The policy responded to settle the claims brought against the insured as a result of this loss.
- ▶ **Bodily Injury:** While walking on a sidewalk in front of the insured's vacant lot, the claimant fell on ice. The injured party required surgery to repair a torn ACL and the hospital stay was longer than anticipated due to complications. The claimant sought representation from an attorney. The claim was eventually settled for \$125,000 plus an additional \$10,000 in expenses without litigation.
- ▶ **Bodily Injury:** We received notice of a slip and fall claim on a sidewalk next to our insured's vacant lot. The individual had previously filed litigation for this same cause of action. We successfully defended the claim at a cost of \$15,000 in expenses.
- ▶ **Property Damage:** A plank which was on a fence surrounding our insured's property became dislodged and fell on the claimant's vehicle. This resulted in \$3,500 in damage to the vehicle. The policy responded to settle the claim brought against the insured by the owner of the vehicle.
- ▶ **Bodily Injury:** A man was severely injured by a hit and run driver while riding his bicycle. He filed suit against our insured who owned property next to the accident scene. The allegation was that there was inadequate lighting. We successfully defended this lawsuit by proving that the lack of lighting was not our insured's responsibility. The defense costs were \$13,000.