



# Special Event Product

## *Claim Examples*

- ▶ **General Liability:** Claimant attended a golf tournament and tripped over a sprinkler head. She suffered a fractured knee cap, and needed reconstructive surgery. Medical bills totaled \$10,000.
- ▶ **General Liability:** Insured was holding a basketball tournament at a YMCA. During the game the gymnasium floor was damaged. Property owner held the insured liable for the property damages totaling \$10,200.
- ▶ **General Liability:** Insured held a theater performance at a local high school auditorium. Fake blood was used for a special effect, and the fake blood damaged the curtains in the auditorium. The property owner of the facility is suing the insured for the damage to the curtains totaling \$7,500.
- ▶ **Liquor Liability:** A minor attendee was served alcohol at a brew festival sponsored by the insured. After leaving the festival, the underage attendee got into his car, lost control of his vehicle and struck a telephone pole. He suffered severe facial lacerations. The attendee is suing the event sponsor and the beer vendor for illegal service to a minor to cover his medical bills totaling \$150,000.
- ▶ **Host Liquor Liability:** An attendee was drinking heavily at a holiday party hosted by the insured. While driving home, the attendee lost control of her vehicle and hit a tractor-trailer head on. The driver of the truck suffered severe injuries. The driver brought suit against the host of the party for negligence in serving the intoxicated guest. The driver's injuries total \$300,000.