



Bar and Restaurant Product

Claim Examples

- ▶ **Bodily Injury:** While entering a restaurant, a customer slipped on the floor that was wet from rain and sustained a leg fracture. She successfully won a judgment against the restaurant for \$12,000.
- ▶ **Bodily Injury:** A customer was sitting on a bar stool when one of the legs of the stool became dislodged. The customer fell to the floor, hit their head and suffered a skull fracture. The total incurred loss was \$21,000.
- ▶ **Theft:** Perpetrators cut the phone lines to a restaurant, which also disabled the central station alarm. They then cut a hole in the rear door to gain access to the interior of the building. The perpetrators proceeded to the kitchen where they obtained knives to cut electrical wires and stole cash from the office, all of the liquor, 12 flat screen TVs, 2 projectors, a cigarette machine, 2 Wii game systems, a stereo system and a ping pong table. The total incurred loss was \$75,000.
- ▶ **Water Damage:** The flex water line to a second floor men's room toilet in a nightclub had a slow leak. Because the insured club is closed on Sundays and Mondays, the water damage was not detected for a few days. The total incurred loss was \$53,000.
- ▶ **Fire:** An electrical fire from a cash register at a nightclub was determined to be caused by an electrical cord short circuiting. The insured nightclub had two stories with four bars. The insured premises suffered severe fire and smoke damage, and the health department ordered the insured to dispose of all open alcohol. The total incurred loss was \$76,000.

The Business Resource Center is available to all insureds with discounts on background check services, tenant screenings, motor vehicle records, and other great services!