

FAST FOOD

PROPERTY

While cooking French fries in the deep fat fryer, an employee decided to take a break. The grease overflowed from the fryer and quickly ignited in the flammable environment of the kitchen. The fire caused \$272,000 in building damage and \$9,500 in business personal property damage. In order to repair the damage, the fast food restaurant had to close down for a month, causing a \$14,000 loss in income and \$10,00 extra expenses, including rents and payroll. This was included in the business income with extra expense coverage.

GENERAL LIABILITY

A customer of the fast food restaurant went to use the restroom, which had recently been cleaned by an employee. The tile floor area just outside of the restroom was still wet and the customer slipped and fell, breaking his arm. The customer filed a lawsuit against the fast food restaurant for pain and suffering, medical bills, and rehabilitation expenses.

LIQUOR LIABILITY

A pizza shop with takeout beer denied service to a patron who appeared intoxicated. The patron was later involved in an automobile accident. Despite denying service, the pizza shop was brought into the claim. Ultimately, the pizza shop was not found liable, but had to pay \$75,000 in defense costs.

AUTOMATIC BUSINESSOWNERS COVERAGES

The fast food restaurant installed a bright neon sign above the front door in order to attract new business. During a heavy windstorm in the middle of January, the sign fell to the ground, smashing into pieces.

EQUIPMENT BREAKDOWN

The piping within the hot water heater ruptured from over-usage, causing the fast food restaurant to have to shut down for 4 hours. An equipment breakdown claim was made.

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