

RETAIL VENDORS- KIOSK & CART

BODILY INJURY

Food Vendors

A customer buys a hot dog from your stand. While eating the hot dog, the customer suddenly chips a tooth on something hard contained inside the hot dog. The customer incurs \$700 in medical expenses and \$6,000 in corrective dental expenses.

Seasonal Lots or Tents

Customers are within the premises you occupy choosing the perfect Christmas tree. A customer trips over an extension cord lying on the floor and sprains a knee. The customer incurs \$1,200 in medical expenses for x-rays and \$3,500 in lost wages.

Flea Market Vendors

You're operating your booth at a flea market. Customers surround your booth to view merchandise. Your booth is suddenly knocked over by a strong gust of wind and a pole supporting your booth strikes a customer in the face causing a laceration. The individual incurs \$1,100 in medical expenses, \$12,000 for surgery to repair scar damage and \$10,000 for mental anguish.

THEFT

The day is over and your vending cart is stored for the evening. You awake to find it has been stolen. You will now need to spend \$15,000 on a new cart and equipment.

FIRE/LOSS OF INCOME

You receive a phone call awaking you from your sleep. There has been a fire in the warehouse that you lease and keep your most valuable merchandise. All merchandise is destroyed. Replacing your merchandise will cost \$30,000. In addition, you will incur \$4,000 in lost income while you are unable to continue operations due to this fire.

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