

SPECIAL EVENTS

PROPERTY

A fire began at the insured's premises when an employee of the store smoked a cigarette in the inventory room. The employee carelessly threw the cigarette into a trash can. The fire caused both \$45,000 in building damage and \$14,000

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.

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.

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.

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This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.

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