

# Umbrella

## Loss Scenarios

CHUBB®

Scenarios, like those found below, happen every day. Are you and your clients prepared to handle the potential consequences?

### Visitors Injured in Railing Collapse

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- Two visitors were seriously injured when a railing in a library's atrium collapsed. The two sued the library, alleging bodily injury as a result of negligence.
- Judgement was entered against the library, which was ordered to pay the visitors \$3.2 million.

### Sofa Catches Fire Causing Fatalities

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- A furniture wholesaler's sofa caught fire in a home, killing a five-year old boy and his grandmother. The plaintiff alleged that the sofa did not meet industry flammability standards.
- The claim was valued at \$3.1 million

### Driver Causes Four-Vehicle Accident

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- A driver for a sporting goods wholesale distributor cause a four-vehicle accident by rear-ending a van full of passengers. Multiple injuries were reported.
- The claim was valued at \$5.5 million

### Rushing to a Client Meeting is Not Wise

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- A senior partner driving a company-owned vehicle to a client meeting ran a red light and hit an oncoming vehicle.
- The operator of the oncoming vehicle suffered multiple permanent injuries and sued the law firm for pain and suffering.
- The law firm was found liable for \$1.7 million.

### Baby Slips and Falls at Mall

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- A shopper carrying her baby at a mall slipped on the floor, which she alleged was wet.
- The mother landed on her infant, causing severe, permanent damage to the child's hip and leg. The mother sued the mall owner for negligence.
- The real estate firm was found liable for a \$3 million verdict.

### Woman Trips and Falls in Pothole

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- A woman sustained nerve and disc injury after tripping on a pothole in a shopping center parking lot.
- A verdict of \$5.12 million was made.

## Slip and Fall on Snow and Ice

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- The employee of a tenant slipped and fell on ice and snow in the parking lot, suffering severe back injuries.
- He alleged that the building owner was negligent by failing to properly treat parking surfaces and walkways in inclement weather conditions.
- The size of the loss was \$1.5 million.

## Non-Owned Auto Accident

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- While driving his personal automobile, a board member of a homeowners association was involved in a collision with a motorcyclist.
- As a result, the motorcyclist suffered permanent spinal cord injuries. The board member was in the course and scope of his duties for the association at the time of the accident.
- The size of the loss was \$2 million.

## Delivery Van Runs Amok

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- A retailer's delivery van crossed lanes and hit two oncoming vehicles.
- The driver of one vehicle was killed instantly. A passenger in the second vehicle suffered head trauma and burns.
- A jury awarded \$3.6 million.

## Shopper Dies After Suspected of Shoplifting

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- A shopper was under surveillance for probable shoplifting. As he left the store, he was approached by the store security staff who asked him to come back for questioning. The shopper suffered a cardiac arrest during the confrontation and later died.
- The claim value was \$7.1 million.

## Shopper Slips and Falls

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- A shopper fell, sustaining severe spinal injuries, and claimed the accident could have been avoided if the store had cleaned up a liquid soap spill in a timely manner.
- A verdict of \$1.1 million was made against the retail store.

## Sewing Machine Sparks Cause Third-Degree Burns

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- A woman suffered third-degree burns over much of her body when a sewing machine created a spark that ignited her fabric and created a flash fire.
- A judgment of \$7.5 million was made against the sewing machine manufacturer.

## Lighting Fixture Malfunctions

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- A small child was severely burned when a lighting fixture equipped with a halogen bulb caused a fire. The bulb came in contact with a curtain, causing it to go up in flames.
- The loss amount was \$3 million.

## Retail Store Sign Ignites

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- A retail store, located in a strip mall, had an electric sign that caused a fire. The fire resulted in property damage to the surrounding occupants in the mall.
- The claim value was \$1.5 million.

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