

# TYPES OF LAWSUITS COVERED BY GENERAL LIABILITY INSURANCE

## Property Damage Lawsuit

A contractor is installing a new kitchen. Unfortunately, one of his co-workers forgets to shut off the water and floods the kitchen. The water seeps into the floors and the walls of the finished basement. The homeowner sues them for \$200,000 in damages.

## Slip-and-Fall Accident

A restaurant is sued when a produce delivery man slips on the wet floor of the freshly mopped kitchen. The produce is destroyed in the fall, but the real damage is done to the delivery man's shinbone, which he breaks smashing into a table. He sues the restaurant for \$100,000 in medical costs, lost wages, and other expenses.

## Customer Injury Lawsuit

**Ex 1)** A photographer is shooting senior photos for a client. As the family walks into the studio, the mother trips over a cord and falls to the ground, breaking her collarbone. The family sues the photographer for \$75,000 in medical damages.

**Ex 2)** Say a customer drops a heavy piece of merchandise on their foot. As a result, four toes are broken and they need surgery. They then sue you \$50,000 for the medical costs. Your general liability insurance can help cover the costs associated.

**PURCHASE A GENERAL LIABILITY POLICY TO AVOID THESE  
POTENTIAL OUT-OF-POCKET LOSSES.**

