

CLUBS

A club was hosting a private reception for members and their guests. An underage guest presented a fake ID and was served alcohol. The intoxicated minor left the establishment and fatally injured an innocent victim. The family of the deceased sued the club for serving a minor.

Three club members attended a dance at the local fraternal club where they consumed alcohol. One hour after leaving the dance they were involved in an accident where one passenger sustained a traumatic head injury. He was in a coma for two months with over \$350,000 in medical bills. The passenger sued the club for serving an intoxicated person.

A guest was involved in a physical altercation causing injuries. The club was sued for Assault and Battery.

The personal assets of the directors and officers of a non profit organization were exposed when the organization ran out of funds to pay for a suit brought against it.

A club employee sued the club's governing board alleging that the directors and officers were negligent for failing to supervise the club manager, who she claimed sexually harassed her.

An officer served a term on the board of directors. Eighteen months after completing his service, he was named in a suit alleging mismanagement of funds for the last five years. The ex-officer discovered that the current board of directors had failed to renew its insurance policy. So, even though he had diligently maintained insurance coverage throughout his term of service, the former officer was left with no coverage for this suit.

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Elizabeth Gaida, Commercial Underwriter

Phone (619) 593-2059 • Fax (619) 593-2008 • E-mail elizabeth@agostinisurplus.com

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