

## **T**HEFT

A DJ was hired to provide entertainment services for a wedding reception. The DJ worked at the reception until 1am. In lieu of driving home, the DJ locked his equipment in the trunk of his vehicle and spent the night at the local hotel. Later that night someone used a crowbar to pry open the trunk of the vehicle and stole all the DJ equipment. The next morning the DJ discovered that \$6,700 of equipment was missing and notified the police.

## **F**IRE

An individual owned a mobile hot-dog and french-fry stand that he took to local fairs. One night, the owner's employee accidentally left two hot-dog heating units on overnight. The units overheated and caused a fire in the mobile stand. The fire damage to the unit was extensive, making it a total loss.

## **V**ANDALISM

An insured owns several vending machines in local recreation centers. One night some vandals broke into one of the recreation centers and vandalized the interior of the building and its contents. Two of the insured's vending machines were smashed in this incident. Damages totaled \$4,765.

## **W**IND

A semi-pro baseball team had several pitching machines used for team practices. One day during a team practice, a severe thunderstorm with high winds quickly passed through the area, and the team had to seek shelter. Wind damaged three out of the four pitching machines for a total of \$6,450 in damage.

## **W**ATER

The insured owned and operated a mobile medical clinic for local area residents. The insured was storing some of her electronic medical equipment in the locked closet of an office building. A small fire broke out in the office building causing the automatic sprinkler system to turn on. The sprinkler system put out the fire but not before causing \$11,980 of damage to the insured's medical equipment.

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