

LAUNDRY & DRYCLEANING SERVICES

PROPERTY

A customer broke several washing machines by overloading them. This caused \$3,000 in business personal property damage.

GENERAL LIABILITY

A washer shredded some customers' clothes. The customers who used the washing machine filed a lawsuit against the insured, alleging that the faulty washer had caused major damage to their clothes. This is an example of a premises/property damages claim.

AUTOMATIC BUSINESSOWNERS COVERAGES

The laundromat installed a bright neon sign above the front door in order to attract new business. During a heavy windstorm, the sign cracked, and a portion of it fell to the ground, smashing into pieces.

VALUE PLUS

An employee of the laundromat was going through tough financial times. He "forgot" to turn on the alarm system when closing up for the night. No signs of break-in were evident. The store owner noticed sales figures were repeatedly lower when this employee closed the store for the night. Cash in the machines also was mysteriously low on these same nights. The insured notified the police, and also made an employee dishonesty claim, and a money and securities claim.

EQUIPMENT BREAKDOWN

The piping within the hot water heater ruptured from overusage, causing the laundromat to have to shut down for 4 hours. An equipment breakdown claim was made.

AGOSTINI
WHOLESALE
INSURANCE

(800) 922-7283 WWW.AGOSTINISURPLUS.COM

For an application and more information, please visit AgostiniSurplus.com

Elizabeth Gaida, Commercial Underwriter

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