

# LESSOR'S RISK

## PROPERTY

A fire began at the insured's premises, due to a grease fire in the bar. It caused \$65,000 in building damage. In order to repair the damage, the 1st floor bar tenant and the 2nd floor apartment tenant had to be evacuated for 2 months. This resulted in the loss of rental income for the insured.

Severe wind caused the roof of the insured's building to collapse, resulting in \$25,000 of building damage.

## GENERAL LIABILITY

Severe wind caused the roof to collapse, injuring 2 tenants of the building. The tenants sustained \$15,000 in medical expenses.

A hose on the dishwasher located in the 2nd floor apartment unit ruptured, causing water to leak through to the pizza shop on the ground floor. This caused damage to the seating area and the kitchen. The shoe store sued the building owner for negligence and damage to their shop, resulting in a 3rd party property damage loss of \$10,000.

A passerby caught her shoe on a crack in the pavement and fell outside the insured's building, resulting in \$2,000 of medical expenses.

## VALUE PLUS

Lightning struck a tree on the insured's premise outside of their apartment building. The tree fell, causing damage to 3 of the cars parked in the parking lot of the insured building. The value of the tree was \$200 and the damage to the cars totalled \$14,000. The tree was replaced and the cars were repaired.

## EQUIPMENT BREAKDOWN

An electrical surge damaged the HVAC system. All of the tenants of the strip mall were forced to evacuate the premises until the unit was replaced. An equipment breakdown claim was made.

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