

PERFORMING ARTS

PROPERTY

A water pipe bursts in a theater, resulting in extensive damage to the set, props and wardrobe. In addition, the incident causes the cancellation of two performances, forcing management to refund two nights' box office receipts. The organization suffers a loss of \$50,000 for property damage and business income.

GENERAL LIABILITY

A patron attending a classical performance slipped and fell in the bathroom of the theater. The patron broke his arm. The patron filed a lawsuit against the organization for pain and suffering, medical bills and rehabilitation expenses.

MOLESTATION AND ABUSE

Parents of a child in the Community Choir sued the organization alleging negligent hiring of the choir director who went overboard when he improperly touched their child during a practice rehearsal.

INLAND MARINE

During an overnight trip, the theatre group locked its equipment in the van and spent the night at a hotel. Later that night, someone used a crowbar to pry open the van and stole all the theatre equipment. The next morning the director noticed that the equipment was missing and notified the police. A total of \$9,700 of equipment was stolen.

NON PROFIT DIRECTORS & OFFICERS

A donor made a large contribution to a theatre group. The funds were to be used primarily to expand and update the existing theatre. Instead, the theatre group, through its executive director and board of trustees, decided to use the funds to take a trip to see a Broadway musical. The donor filed suit, alleging misappropriation of funds. The damages included return of the full contribution plus interest. As some of the money was already spent, the non profit would be financially unable to return the entire donation.

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