

# TRAINING SCHOOLS

## PROPERTY

A fire began at the insured's premises when an employee of the computer instruction school plugged in the computers. When he did, this caused a fire. The fire caused both \$40,000 in building damage and \$26,000 in business personal property damage. In order to repair the damage, the computer instruction school had to shut down for a month, causing a \$14,000 loss in income and \$10,000 extra expenses to get the school up and running again, which was included in the business income with extra expense coverage.

## GENERAL LIABILITY

A student of the public speaking school slipped and fell in the school's restroom. The student broke their arm. The customer filed a lawsuit against the public speaking school for pain and suffering, medical bills, and rehabilitation expenses.

## MOLESTATION AND ABUSE

A student sued the charm school alleging negligent hiring of a teacher who went overboard in the "charm" department when he improperly touched her during their lesson.

## HIRED & NON-OWNED AUTO LIABILITY

An employee was asked to make a special trip to the bank since the owner was busy. In an effort to reach the bank before it closed, the employee hit a pedestrian while pulling into the parking lot. The employee's personal auto limits were not enough to cover the injuries. The school was brought into the claim.

## EQUIPMENT BREAKDOWN

The piping within the hot water heater ruptured from over usage, causing the photography instruction school to have to shut down for 4 hours. An equipment breakdown claim was made.

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