

VACANT/PARTIALLY VACANT BUILDINGS & LAND

WATER

A homeowner recently passed away and the executor of the estate, the deceased's son, put the home up for sale. The home was vacant and on the market for sale when a severe snowstorm blanketed the area causing power outages for 3 days. The temperatures were well below zero during this 3-day period. The home lost power and the executor was unaware that the vacant building was without heat. A water pipe froze and burst. Water from the burst pipe caused \$4,000 in damage to both the hall and stairway.

FIRE

Minor repairs and painting to a two story vacant building had just been finished. The insured found a tenant who had signed a lease with the intention of occupying the building within the next two months. Before the building was occupied, a fire broke out and destroyed the 2nd floor. Severe smoke and water damage was sustained to the first floor. The fire marshal suspected that the cause of the fire was old electrical wiring.

BODILY INJURY

An owner of an inner city vacant lot had erected a chain link fence to prevent pedestrians from gaining access to the lot. The fence had fallen into disrepair and a passerby was struck in the eye by a protruding piece of the fence post causing partial blindness in the plaintiff's eye resulting in a claim payment of \$250,000.

PROPERTY DAMAGE

An individual owned 20 acres of vacant land that bordered public property where a soccer field was located. Spectators routinely parked their cars on the public property but branches from trees located on the individual's land extended over his property and onto the public property. During a Saturday afternoon game, a dead branch fell from the tree and damaged three of the spectator's cars resulting in a claim payment of \$12,000.

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