

Claims Submitted to FTA - **Combined PI & GL**



Roller Door Damage at Client Location

A photographer was taking photos at a client's location when the insured forgot to remove a bollard. As a result, the insured activated the roller door, causing damage to the engine, which required repairs.

Claim Payout: \$16,000



Fencing Incident at University Event

The insured, an event organiser, arranged an event at a university with temporary fencing set up around the venue. The fencing fell onto the claimant, resulting in bodily injury. The claimant sued the event organiser, and FTA covered the total sum.

Claim Payout: \$150,000



Slip and Fall at Home Office

The insured, a business consultant, was hosting a client at their home office when the client slipped and fell while descending the stairs, resulting in bodily injury and a subsequent lawsuit. FTA defended the insured and covered the medical expenses and related liabilities.

Claim Payout: \$25,000



Damage to 2-Way Radio During Installation

The insured, an IT consultant, was installing iPads in rescue vehicles when the installation process inadvertently caused damage to the 2-way radio in one of the cars. As a result, the insured was required to pay for a new 2-way radio and its installation.

Claim Payout: \$35,000

Disclaimer: These claims examples are provided for general information purposes and claim payments would depend on policy terms, conditions and exclusions. The examples are not to be taken as representations of valid claims as all claims would depend on the policy wording, endorsements or circumstances of the claim or disclosures made during the underwriting process. The wording or circumstances of the claim could result in the claim not being covered. Whilst some of the circumstances surrounding these claims are based on actual claims lodged, there have been changes made to the circumstances, amounts and causation elements to protect the companies involved or to highlight the liabilities of insureds.



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