



Claims Submitted to FTA - Management Liability



Disability Discrimination Claim against Restaurant

The insured, who operates a restaurant, received a claim for disability discrimination after a customer requested their food be cut up, but the request was not fulfilled. The claimant allegedly threatened staff and was asked to leave the premises. The claimant engaged a lawyer, seeking damages for discrimination.

Claim Amount: \$25,000



Sexual Discrimination Claim on Film Set

The insured faced proceedings alleging that an actor was subjected to sexual discrimination when they were kissed without consent, an act not included in the script, while working as a contractor during a film production.

Claim Amount: \$60,000



Failure to Identify Intoxicated Patrons at Racing Events

The insured, a thoroughbred horse racing club, received two notices from the NSW Office of Liquor and Gaming for failing to identify intoxicated patrons at two separate events.

Defense Costs: \$100,000



Sexual Harassment Allegations against CEO

The insured, a professional consultancy firm assisting entrepreneurs and start-ups, faced allegations of sexual harassment against its Chief Executive Officer from an employee.

Claim Amount: \$200,000

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 of 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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