

Laundromat Businessowners Package Product

Claim Examples

- ▶ **Property:** A customer broke several washing machine by overloading them.. This caused \$3,000 in **business personal property** damage.
- ▶ **General Liability:** A customer of a laundromat was transferring their clothes from a washing machine to a dryer. The customer did not realize a water puddle had formed in front of another washing machine. The customer slipped and fell and broke his arm. A \$5,000 **medical expense** was immediately paid to compensate the customer for their hospital visit and ambulance ride.

A washer shredded some customer's clothes. The customers who used the washing machine filed a lawsuit against the insured, alleging that the faulty washer had caused major damage to their clothes. This is an example of a **premises/property damages** claim.
- ▶ **Automatic Businessowners coverages:** The laundromat installed a bright neon sign above the front door in order to attract new business. During a heavy windstorm, the **sign** cracked, and a portion of it fell to the ground smashing into pieces.
- ▶ **Value Plus:** An employee of the laundromat was going through tough financial times. They 'forgot' to turn on the alarm system when closing up for the night. No signs of break-in were evident. The storeowner noticed sales figures were repeatedly lower when this employee closed the store for the night. Cash in the machines also was mysteriously low on these same nights. The insured notified the police, and also made an **employee dishonesty** claim, and a **money and securities** claim.
- ▶ **Equipment Breakdown:** The piping within the hot water heater ruptured from over usage, causing the laundromat to have to shut down for 4 hours. An **equipment breakdown** claim was made.