

Claim Scenarios

Venues

Property Claim:

A water pipe bursts in a community theatre, resulting in extensive damage to the paintings and building. In addition, the incident causes the cancellation of two events, forcing management to refund two nights' worth of ticket sales. The organization suffers a loss of \$50,000 for property damage and business income.

General Liability Claim:

A patron attending a theatre performance slipped and fell in the bathroom of the organization, breaking his arm. The patron filed a lawsuit against the organization for pain and suffering, medical bills and rehabilitation expenses.

Abuse and Molestation Claim:

A family sued the theatre organization alleging negligent hiring of the director who went overboard when he improperly touched a patron.

Inland Marine Claim:

During an overnight trip, the community theatre's director locked its equipment in the van and spent the night at a hotel. Later that night, someone used a crowbar to pry open the van and stole all the equipment. The next morning, the director noticed that the equipment was missing and notified the police. A total of \$9,700 of equipment was stolen.

Directors and Officers Claim:

A donor made a large contribution to a community theatre. The funds were to be used primarily to expand and update the existing studio. Instead, the organization's executive director and board of trustees decided to use the funds to take a trip to see a Broadway musical. The donor filed suit, alleging misappropriation of funds. The damages included return of the full contribution plus interest. As some of the money was already spent, the nonprofit would be financially unable to return the entire donation.

Equipment Breakdown Claim:

A local theatre had a broken shaft in a 400-hp centrifugal air conditioning compressor which caused the theatre to shut down operations for one day. The incident resulted in \$36,000 of property damage and \$28,000 of business interruption.

Contact Us

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