



A VL real life claim example

# Bailees Liability

## Spilled Wine

The Insured is a contract bottler to the wine industry. The vineyard delivers bulk wine to the Insured who initially stores it in tanks until it is scheduled for bottling. It is bottled and packed in cases and stored by the Insured until the vineyard instructs delivery to its customers. The Insured makes a separate charge for the storage of the bottled product but the bulk wine is effectively under gratuitous bailment.

Whilst moving pallets of bottled wine using an unregistered forkhoist onto a truck for dispatch to an end customer, the Insured's fork hoist operator misjudged distances and scraped a 10,000 litre tank containing another vineyard's bulk wine. The tank was punctured, the wine spilled and the pallet of bottled wine toppled from the hoist tines.

There were two claims against the Insured. The Bailees and Public Liability policies responded. The combined claims were circa \$80,000.

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