



A VL real life **claim example**

Public & Products Liability

General Liability

The Insured was felling a tree on their farm when it fell on a neighbour's deer fence ripping the wire netting from a post and battens. The Insured simply lifted the netting and left it hooked on the broken post, intending to come back later to effect permanent repair (and without informing the neighbour). At that stage the neighbour's paddock had no stock in it.

The following week the neighbour put deer into the paddock. The Insured had not yet made permanent repairs. The deer found the gap in fence and several escaped into forest beyond. The deer owner's claim for the missing deer was settled under the Insured's Public Liability policy for around \$10,000.

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