



A VL real life **claim example**

Public & Products Liability

Products Liability

The Insured supplied an oil filter that had been manufactured (in China) with an undetected fault - the opening on the bottom was slightly off centre. The filter was installed into a client's vehicle but did not seal correctly due to the fault, allowing the loss of oil from the block. A short time after fitting the filter the engine of the claimant's vehicle seized due to lack of oil.

As a result of supplying a faulty product, liability for the resultant damage was covered under its Public Liability policy.

The Public Liability policy covered the resultant damage to the vehicle but not the cost of the faulty filter which was the Insured's product.

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