



A VL real life **claim example**

Public & Products Liability

Service & Repair

The Insured operates a pleasure craft retail and service business in a remote South Island township. It was asked to service a 60HP outboard motor for a local company which ran river tours.

The Insured's servicemen re-assembled the engine but failed to replace the oil in the crank case. When it was being test-run the engine seized completely. As the engine was near new and beyond repair, the claim was settled by way of a replacement new motor under the Public Liability policy (Service and Repair Memorandum).

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