



A VL real life **claim example**

Public & Products Liability

Tenants Liability

The Insured rented the upper level premises on a standard lease agreement. On the Friday before a long weekend, the Insured's employee left a cloth blocking the kitchen sink which also had a leaking tap. The sink overflowed and water damage occurred to flooring and cabinetry of the kitchen, as well as to the ceiling of the ground floor tenancy. The ground floor tenant's file server and other office contents were also damaged.

The landlord's insurance covered the damage to the building and under the Property Law Act the insurer could not recover from the tenant.

The costs to repair the chattels in the other tenancy were covered under the Insured's Public Liability (Tenant's Liability Memorandum).

CEG 046-102019/000