



# CLAIM SCENARIOS

## COVER-PRO<sup>SM</sup>

### \$70,000

A **Computer Consultant** was hired to create a new computer system for a client. The client alleged the **new system was not functional and corrupted their current system.**

### \$225,000

A **Mortgage Broker** failed to process a loan application **on a timely basis** which resulted in the borrower losing an agreed upon rate. Rates increased and the borrower was unable to secure a comparable rate resulting in significant excess interest paid.

### \$1,150,000

A **Safety Consultant** professional liability claim resulted when the claimant alleged the Insured's **critical inspection report was not comprehensive enough** to have prompted the client to take precautionary measures to avoid an explosion that resulted in one fatality and one severe injury.

### \$105,000

A **Medical Billing Company** received a lawsuit from a client for failing to submit and collect medical billings for patient care to insurance companies on a timely basis.

### \$1,725,000

A **Computer Consultant** was assisting a client with their credit card processing from one vendor to another. It was alleged that the Insured failed to follow their own guidelines and procedures during the process and **mishandled sensitive account information.**

### \$205,000

A **Property Manager** professional liability claim was filed involving a **class action lawsuit** alleging the Insured reviewed the applicant's eviction reports without their consent.

### \$240,000

A private school hired a **Management Consultant** to assist them with employee recruitment activities. The suit alleges the Insured **performed an inadequate background check** and failed to identify the employee's criminal history which included a sexual assault on a minor.

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