

Claim Scenarios

Amateur Sports Events

\$75,000

Club soccer tournaments are a fun and popular activity for children of all ages. During one particularly competitive game, a 16-year-old sprints after a wild kick and runs into an 8-year-old on an adjacent field. Both players suffer moderate injuries, and both families claim the fields were too close together with no preventative measures in place. The younger player's family settles for ticket and tournament fee reimbursements, while the older player's family hires an attorney and demands \$75,000 as reimbursement for medical bills, pain and suffering and the loss of a college scholarship. Receiving a demand from a plaintiff's attorney is not a pleasant experience, and the tournament organizer is relieved to send the matter to American Specialty to handle.

\$50,497

It's a packed house at the regional teen bowling competition. In a heated battle for a trip to the finals, the ball slips out of a bowler's hand and lands directly on the foot of a nearby spectator. The spectator is taken to the emergency room and undergoes a significant surgical operation. The event manager soon receives a claim for \$35,000 of medical bills—a harsh reality after an otherwise very successful event. The manager quickly remembers the policy he purchased through American Specialty Express and forwards the claim to American Specialty's skilled claims adjusters.

\$156,728

GL - the claimant was watching a hockey game when an errant puck struck her in the face. She had just entered and was standing near the doorway, looking away from the rink, talking to her son. Although the game had not started, several players were taking warm-up shots at the goal. One of these shots struck the upper cross-bar of the goalie net, bounced out of the rink, struck a wall, and then struck the claimant in the face. Claimant sustained a fracture to the nose and right orbit and was diagnosed with post-trauma vision syndrome by her optometrist.

\$30,865

GL: Fall - claimant alleges she was walking on the bleachers and fell, catching her leg. She states she had to have surgery as she tore a ligament in her knee. Result was a paid claim. The claimant just took a wrong step as there was no problem with the bleachers.

Contact Us

Anthony Grigsby

Principal Broker

888-389-3900

a.grigsby@worldeventsinsurance.com

World Events Insurance Solutions

110 N. San Joaquin St 2nd FL #31 Stockton, CA 95202

www.worldeventsinsurance.com

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