FAST TURN AROUND

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Claim Focus

Combined PI + GL

Background:

An Insured operates a writers' club, offering a range of creative services including writing workshops, editing, illustration, and author-led sessions. Events like this are typically low-risk, community-based gatherings.

Incident:

In February 2026, the Insured was hosting a writing session for club members at a community house. During the session, a sudden gust of wind caused an upright promotional banner belonging to the Insured to fall. The banner struck a nearby full water bottle resulting in the water to spill over onto one of club member's laptop, an Apple Mac book M1 2020, causing damage to its screen.

Claim:

In March 2026, the member provided a diagnostic report and repair quotation for the damage in the sum of **$1,253.64 (excl GST)**; and a receipt for the purchase of a GeekBook X14 Pro Laptop in the sum of **$2,026.67 (incl GST)**, which was purchased by the member to replace the damaged laptop. The client sought reimbursement based on the repair estimate.

Quantum:

Given the relatively low value, a pragmatic approach was taken to resolve the claim. The documentation confirmed:

- Liquid damage consistent with the incident
- Device deemed beyond economical repair
- Replacement recommendation aligned with the quoted amount

The repair estimate of **$1,253.64** was considered reasonable and well-supported.

Key Takeaways:

- **Even low-risk events** (e.g., community sessions) can result in unexpected property damage exposures
- **Enviornmental factors** (wind, unsecured items) can trigger liability claims
- **Portable electronics** remain a common source of third-party loss
- **Early liability acceptance + pragmatic quantum assessment** = efficient, low-cost resolution
- **Small claims** can often be resolved without costly expert involvement

Contact Us:

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Claims Officer

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Claim Focus (cont.)

Combined PI + GL

Policy Response:

The Insured sought indemnity under their Combined Professional Indemnity & Public Liability **Clause 1.2 Public Liability.** The key coverage triggers were satisfied:

- Property Damage
- Occurence during policy period
- Arising from insured activities

No relevant exclusions were identified, and cover was confirmed under the Public Liability Insuring Clause.

Liability Assessment:

The Insured accepted responsibility early, recognising that unsecured equipment played a role in the incident. With liability not in dispute and quantum modest, a proactive settlement approach was adopted to avoid unnecessary costs, protect client relationships and achieve a swift resolution.

Resolution:

Both Insured and the club member were keen to resolve the matter promptly. FTA's claims handlers worked with the Insured and the Claimant to quickly finalise the matter. Settlement was recommended less $500 excess. The claim was settled for $753.64 with a full and final release from the club member.

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