## A VL real life claim example

## Public & Products Liability

## **Business Description**

The Insured, a rural transport operator and property owner decided to clear some overgrown scrub on the perimeter fence around its yard.

The cleared vegetation was tossed over the fence into an adjoining paddock, also owned by the Insured but leased to a family to graze horses. Amongst the prunings was a quantity of oleander shrub which is highly poisonous when consumed. Two of the horses, both quality showjumpers, consumed the oleander foliage and became ill. Despite emergency treatment they died. The claim was settled for \$50,000.

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This claim example is an illustration only. It does not substitute the provisions of the insurance policy, which will be interpreted on a case by case basis. For additional claims examples please visit www.veroliability.co.nz