

CASE STUDY

# Meet Patricia from Cool Breeze Art Consulting

## HER BUSINESS

Patricia is a successful art dealer who used to have a gallery in the city. After arrival of the COVID-19 pandemic, she decides to move her family to a house in the suburbs and transitions to art consulting full time. She spends \$20,000 making upgrades to her new home office space before moving in. For safety, she plans to hold any client meetings outdoors on her wrap-around front porch.

## WHAT HAPPENED

### Coverage Section

Business Pack   
Home and Contents Insurance 

### Claim

Client files personal injury lawsuit at home office and exposes gap in homeowner's policy

One afternoon, a client stops by for some advice on a new piece and trips over a loose board on the porch. They break their hip and file a lawsuit against Patricia for damages. When Patricia calls her home and contents insurance company to see if she's covered, she realises that because of the business revenue cap in her personal liability policy, this incident is not covered. She also realises that because she did not update her homeowner's policy after the upgrades to her home office, she could have had a gap in protection if there had been property damage to her home.



## POTENTIAL SOLUTION/QUESTION:

For the gap in home and contents insurance: with Chubb, a detailed assessment would have been completed and details and upgrades noted.

For the lawsuit: she should investigate coverage under her Chubb Business Pack policy which provides property and liability coverage for in-home businesses.

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