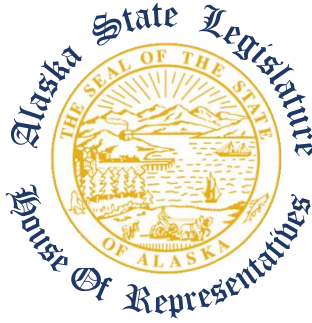


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Examples of inherent risk lawsuits

According to Jeff Sims, the Senior Director of State Relations and Program Advocacy for the National Association of RV Parks and Campgrounds (ARVC), insurance companies do not release information regarding these lawsuits. Most private RV campgrounds do not publicize that they were sued for a trip or a fall, and it was challenging to get park owners to come forward with even these examples.

- Loss in AZ Claimant was attacked by a bear at insured location \$608,867 Paid Lawsuit
- Loss in VA TREE LIMB FELL ONTO CAMPER'S TENT AND CLMT (MINOR) WAS INSIDE & SUSTAINED INJURIES -\$112,083 Lawsuit
- Loss in CA LAWSUIT - Claimant's vehicle sustained damage when struck by a fallen tree limb \$116,338
- Loss in MO Tree limb fell and hit someone in the back \$71,250
- Loss in CA Claimant alleges injury sustained from a slip and fall on the ramp leading to the pond \$120,088
- Loss in CA LAWSUIT - Claimant alleges insured failed to maintain safe conditions on the premises, causing her to trip and fall on the stairs, injuries sustained \$75,643 *Nothing wrong with the stairs*
- Loss in CA Lawsuit --- While attempting to throw trash out, claimant stepped on the wheel guard of the bin, wheel guard bent causing claimant to fall and sustain injury \$166,130
- Loss in AR CLMT ALLEGES INJURIES SUSTAINED AS A RESULT OF FALLING OFF HORSE WHILE AT THE RANCH \$1,008,507
- Loss in TX Plaintiff, Roxanne Krol alleges negligence against our insured and landowner that caused her to lose her balance and fall fracturing her distal radius with dorsal replace of distal fragment. Plaintiff Krol was renting a cabin from our insured \$78,111
- Loss in WA LAWSUIT - Claimant alleges insured failed to maintain safe conditions on the premises, causing her to fall into the grass when the walkway abruptly ended \$151,593
- Loss in CA Lawsuit---Claimant alleges slip & fall at pool-\$121,105
- Loss in NH Camper helping staff set up television for movie on beach had television fall on head; \$536,000

Additional Claims Information:

- 1- 1 Fire Pit \$245,000
- 2- 3 Ice- Trip and Fall \$179,000
- 3- 1 Natural Object-Trip and Fall \$126,000
- 4- 1 Wet Surface-Trip and Fall \$108,000
- 5- 1 Speed Bump- Trip and Fall \$60,000
- 6- 1- Rattle Snake Bite \$280,000
- 7- 1- Bear Attack \$535,000
- 8- Guest Struck by Falling Tree \$1,119,000 (Only claims over \$150,000 in value)
- 9- Property Damage by Falling Tree \$837,000 (Only claims over \$150,000 in value)