



ROBERT A. SCHNEIDER AGENCY, INC.

CLAIMS EXAMPLES

MARKET CONSULTING/MARKETING RESEARCH FIRMS

1. A baby food company retained a marketing consultant to direct television stations to the most effective times to air its commercials. Due to the consultant's clerical error, the wrong ads were televised, so that some products unavailable in certain areas were advertised in those areas, and some products were advertised at the wrong time of day. The marketing consultant's carrier negotiated and settled the baby food company's \$100,000 claim for \$85,000 but not before defense costs of over \$50,000 had been incurred.
2. A marketing consultant prepared a list of random telephone numbers to be randomly broken into four lists and sent to four field services for a market research project. The consultant mistakenly sent the same list to two of the four services, so that one list was never sent at all. Furthermore, the lists that were sent were sorted by county, thus were not completely random. As a result, the data was unusable. The marketing consultant's insurance carrier paid \$50,000 to settle the claim.

Loss scenarios are hypothetical in nature and for illustrative purposes only. Whether or not or to what extent a particular loss is covered depends on the facts and circumstances of the loss and the terms, conditions, and endorsements of the policy issued.