

## L'assurance contre la responsabilité civile est-elle utile ?

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Résumé de l'article

Doit-on s'assurer contre la responsabilité civile quand on est propriétaire, locataire ou usager d'un immeuble, quand on est fabricant, médecin, dentiste, pharmacien ou quand on dirige un hôpital ? Si on veut donner une réponse immédiate à cette question, sans avoir à invoquer les dispositions du Code Civil, on n'aura qu'à mentionner quelques exemples tirés de la liste reproduite ci-après. Nous l'empruntons à l'excellent bulletin mensuel de la Dominion of Canada General Insurance Company.

# L'assurance contre la responsabilité civile est-elle utile ?

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## **BUSSINESS FIRMS AND INDIVIDUALS BUY LIABILITY INSURANCE BECAUSE**

1. They fear a lawsuit for damages. A large judgement may be a financial catastrophe. Even legal costs may be a serious loss.
2. They know that when insured against such loss they also have the experienced counsel of well trained adjusters and the services of the best available lawyers to protect their interests.

Personal Injury claims predominate but Property Damage claims often involve substantial sums. Property damage Insurance, now so inexpensive, should be sold with all liability policies.

The following third party claims taken from our own records and recent law reports emphasize the need for adequate protection. Agents will find these cases will both suggest prospects and help the sale of liability policies.

## A S S U R A N C E S

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### PERSONAL AND FARM

Pedestrian injured by bicycle .....	\$ 235.00
Tractor in highway accident—	
Injuries .....	3,800.00
Property damage .....	280.00
Injuries to golf partner, lost eyesight .....	2,042.00
Guest slipped on steps of house .....	600.00
Maid caught hand in washing machine, medical payments .....	180.00
Postman fell over child's wagon, fractured leg .....	290.00
152 Golfer hit man on chest with sliced drive .....	150.00
Caddy hit in eye by golf ball .....	1,300.00
Straying farm animals damaged automobile .....	490.00
Burning leaves destroyed neighbour's fence and garage .....	425.00
Windshield of car broken by ball .....	26.50
Damage to neighbour's crops by cattle .....	175.00
Burning straw destroyed neighbour's grain .....	900.00
Tractor in collision on highway .....	380.00

### SCHOOLS

Girl injured in shoolyard .....	\$ 45.00
Boy's leg cut at school rink .....	100.00
Swing broke, boy's leg fractured .....	650.00
Crippled student broke hip while being assisted into residence .....	157.00
Student broke arm in gymnasium .....	381.78
Pupil instructed to stoke fire in stove, severely burned .....	1,450.00
Boy lost eye in rifle range .....	3,000.00

### STORES AND APARTMENTS, ETC.

Smudge damage to furnishings and clothing .....	\$ 220.00
Fire destroyed property tenants .....	14,000.00
Cornice fell from office building, damaged parked cars .....	820.00
Water damage to tenant's furniture in apartment building .....	650.00
Tenants injured in apartment house fire .....	8,500.00
Tenant of apartment overcome by fumes from refrigerant .....	200.00
Lady fell on steps of church, fractured hip .....	550.00
Customer fell on floor of gift shop .....	300.00
Visitor fell on apartment steps, fractured ribs .....	480.00
Customer fell into pit of service station, breaking leg .....	350.00
Man slipped on floor of hotel vestibule .....	151.00

## A S S U R A N C E S

Employee of tenant in office building died as result of fire	10,707.65
Lady slipped in vestibule of office building, knee fractured	429.20
Woman tenant in apartment injured when railing gave away	102.50
Lady injured in fall on icy church steps .....	375.00
Guest injured when window in hotel washroom fell, striking her head .....	23.00
Display sign in store fell, breaking window—two ladies on sidewalk by flying glass .....	242.25
Client fell into improperly lighted furnace pit .....	274.00

### MANUFACTURERS' AND CONTRACTORS'

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Contractor left material on sidewalk over which lady stumbled .....	\$ 650.00
Liquid cement falling from scaffold injured passer-by .....	375.00
Car collided with contractor's equipment on road-side without red light .....	4,160.00
Manufacturer liable for fire damage to several buildings .....	40,000.00
Fire spread to adjoining stores .....	16,000.00
Snow fell off roof of factory damaged automobile .....	195.00
Contractor's employee lost leg on factory railway siding .....	3,900.00
Grandstand broke, spectator fell five feet, seriously injuring shoulder .....	1,900.00
Employee unloading merchandise from truck knocked over an elderly woman .....	350.00
Building being moved, damaged gasoline pumps .....	101.90

### ELEVATOR

Elevator door closed on man's ankle, badly bruising it .....	\$ 75.00
Elevator door left open, passenger fell and was crushed to death between car and shaft .....	3,046.35
Tenant fell down elevator shaft .....	2,800.00
Cable broke, six passengers and operator injured .....	23,000.00

### HOSPITAL MALPRACTICE

Patient slipped off carriage on way to operating room, receiving head injuries .....	\$ 770.00
Baby caught infections disease while in hospital .....	150.00
Hospital attendant applied wrong local anaesthetic during operation .....	650.00
Patient burned in course of heat treatment .....	273.00

## A S S U R A N C E S

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Patient's foot burned by hot water bottle while under under anaesthetic .....	600.00
Nurse instilled wrong solution in baby's eyes causing blindness .....	6,000.00

### PHYSICIANS' AND DENTISTS'

Girl had infected throat after tonsil operation sued for .....	\$ 1,000.00
Dentist extracting tooth let one slip down to patient's lung .....	500.00
Doctor treating skin disease on child's face and was accused of leaving permanent scar, sued for .....	1,000.00
Doctor removed uvula when performing tonsil operation .....	1,076.00
Patient burned by X-ray treatments .....	1,250.00
Dentist left roots of tooth when making extracting—infection .....	1,333.65
Surgeon set fractured leg improperly, sued for .....	40,000.00
Dentist used unsterilized instruments—infection .....	800.00
Dentist extracted wrong tooth on instructions from surgeon —surgeon held liable .....	5,000.00

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### DRUGGISTS'

Prescription by error included poisonous drug, patient died .....	\$ 8,500.00
Poison wrongly labeled .....	900.00
Prescriptions switched, mistake in delivery .....	500.00

### TEAMS'

Runaway horse damaged car .....	\$ 65.00
Small child on sidewalk injured by horse pulling bread wagon .....	300.00
Child on tricycle hit by dairy wagon .....	501.00
Child's leg broken in collision with wagon .....	201.00
Team broke plate glass window .....	89.50
Collision with automobile, upset .....	4,600.00

### EMPLOYERS' LIABILITY (and Voluntary Compensation)

Teacher slipped on icy school steps, broke ankle .....	\$ 121.50
Employee attacked by watchdog—tore muscles in arm .....	132.00
Laundress' hand seriously injured in mangle .....	1,853.50
Farm hand badly injured by shaft in seed mill .....	1,600.00
Employee badly burned by live wire .....	600.00

## A S S U R A N C E S

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### PRODUCTS AND COMPLETED OPERATIONS

Contractor liable for damage caused by sign blowing off roof, insecurely fastened .....	\$ 850.00
Glass in ice cream.....	900.00
Tooth broken by stone in candy bar .....	250.00
Gasoline delivered to dry cleaners in mistake for non-inflam- mable cleaner .....	9,600.00
Service station operator sold gasoline to small boys. Case dismissed on appeal to Supreme Court of Canada. Heavy Costs.	
Dye in cloth caused skin infection .....	720.00

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