



Over the Holidays, some strange things can start to happen. Some are funny and some are wildly inconvenient, and as a result, insurance brokers start seeing some unusual claims coming through. Here are some of the zaniest we've heard:

Santa need to wipe his feet!

One homeowner claimed damage to a carpet caused by sooty footprints left on Christmas morning. Proof of Santa, perhaps? No, a hungry squirrel had apparently been tempted down the chimney by the array of nuts left out in the fireplace.

Santa's stolen vehicle

An insurer received a report that Santa's sleigh had been stolen. "Apparently, Santa stores his sleigh at a gift shop in Connecticut and this was stolen from the rear of the store," one insurance adjuster wrote about the case they received (the sleigh was actually part of a holiday display at a gift shop.) But, the question remains, what would the insured value of Santa's sleigh be???

Christmas stuffing

A six-year-old cocker spaniel, Suki, wolfed down 12 mincemeat pies during the Christmas holidays in Great Britain, including the foil and the packaging. When the dog's owner returned home that evening, the dog was lying on her back, feet in the air, and reportedly "twice the size she usually is." As the owner rushed the poor dog to the emergency vet, the dog got sick all over the owner's brand new car. The vet said there was not much more he could do and prescribed medicine to help Suki "pass" the foil, which risked puncturing her gut. The insurer covered the cost of the medicine and the visit to the vet, but the policy did not cover the cost of cleaning her car.

Interactive video games

Any families intending to buy a Nintendo Wii this Christmas should take heed of the accident that befell two youngsters insured by Home & Legacy, according to one British newspaper. Perhaps too intently focused on the game, the kids threw the handset of their new Nintendo Wii through the equally new plasma-screen TV. The insurer paid out almost \$1,400 for a replacement.

Beware of the flying Christmas tree

One insurance company in Indiana reported that a claimant was driving home from Christmas shopping when large Christmas tree badly tied to the roof of the car in front of him came loose and smashed through his front windshield. "He was driving too fast and I saw the tree lift off and it flew straight at me," the claimant reported. The car didn't stop and they never came back for the tree or to take responsibility for the damage they were responsible for. The man's windshield was covered by his insurance and the police let him take home the rogue tree. Despite the inconvenience, it's hard to turn down a free Christmas tree.

Lighting up the tree

It used to be that in days of old, people in various parts of Europe and in the United States would put real candles on their Christmas tree. Lovely, right? Dangerous? Absolutely! Recently, one insurance claim described how one homeowner attached candles to their Christmas tree and left the room. The tree caught fire, which spread to the rest of the house. The homeowner claimed almost \$400,000 damage on their home insurance policy. No word on whether the insurer paid out.

Christmas cooking gone bad

A claimant reported opening the oven holding a baster and a pair of oven gloves. But the turkey was heavier than expected; it flew out of the oven and onto the floor. It looks like the three-second rule applied, as the family enjoyed the remnants of the mess, while the insurer paid out for a new carpet.