**Case Study # 2**

During an unexpected heat wave, the administrator of a nursing home decided against turning on the air conditioner, which resulted in the death of four of the residents of the home. One of the deceased resident’s daughters brought a lawsuit against the home for a wrongful death suit. She was awarded a judgment of $275,000. She then filed a second lawsuit against the nursing home’s insurance company to collect payment on the judgment. The insurance company refused to pay, stating that the judgment underlying the lawsuit was professional liability and the insurance company did not cover the nursing home for professional judgment. The nursing home then filed a lawsuit against the insurance company for payment of this judgment.