

General Liability Coverage

Provides for Premises and Operations Bodily Injury and Property Damage, including explosion, collapse, and underground property damage; Products and completed Operations BI and PD; Fire Damage Liability; Personal and Advertising Injury Liability; Medical Expenses; Limited Care, Custody and Control property damage; and Contractors Extension.

AUTOMATICALLY INCLUDED AT POLICY LIMITS UNLESS OTHERWISE NOTED:

- **Additional Insureds:** Lessors of Leased Premises; State or Political Subdivisions for permits; Lessor of Leased Equipment; Engineers, Architects, or Surveyors; Manager or Lessor of premises; Mortgagee, Assignee or Receiver and Owner or Other Interests from whom land has been leased
- **Subsidiaries as Named Insured**
- **Additional Insureds** required by written Work Contract- 30 day reporting required
- **Newly Acquired or Formed Organizations**-180 days to report
- **Prior joint ventures and partnerships** pertaining to construction of one to 12 family dwellings
- **Aggregate Limit of Insurance Per Project.** Per Location Optional endorsement Limited Pollution Coverage - \$100,000 work sites
- Unintentional Errors and Omissions
- Broad Knowledge or Notice of Occurrence
- Host Liquor Liability
- Incidental Malpractice
- Limited Worldwide Products
- Mobile Equipment
- Non-Owned Watercraft (less than 51 feet)
- Non-Owned Aircraft, chartered with a paid crew
- Supplemental Payments - Coverage A & B: unlimited cost of bail bonds and actual loss of earning up to \$250/day
- Contractual Coverage under Insured Contract for work on or within 50 feet of a railroad

The policy General Aggregate limit and Products/Completed Operations aggregate limit are twice the policy per occurrence limit.

General Liability Options

- Non-Owned and Hired Automobile Liability Coverage
- Employee Benefits Liability
- Specific Perils Liability
- Aggregate Limits of Insurance Per Location
- Extension of Property Damage Coverage- Completed Operations (Trades only)
- Limited Care, Custody and Control- Increased Limits

General Liability Exclusions

- **All Hazards in Connection with Designated Premises Exclusion:** Excludes all liability arising out of specified premises - OPTIONAL
- **Designated Work Exclusion:** excludes liability arising out of designated work described in the endorsement- OPTIONAL

- **Earth Movement:** injury or damage from Earth Movement applies to liability coverage including Products/Completed Operations. MANDATORY ON GENERAL CONTRACTOR POLICY
- **Multi-Unit Residential Construction (12 units or more):** MANDATORY ON ALL GENERAL CONTRACTORS POLICY
- **Exterior Insulation Finish Systems:** MANDATORY ON ALL GENERAL CONTRACTORS POLICY

There are slight differences in General Liability coverage options and exclusions and property options between the Residential General Contractor form; Remodeler coverage form and Trade Contractor coverage form. These differences are noted in the descriptions.

Property Coverage

Buildings: "ALL RISK" coverage provided for scheduled buildings and certain items either permanently installed or located within 100 feet of a scheduled building. Replacement Cost or Actual Cash Value.

Personal Property: "ALL RISK" coverage provided for personal property located in, on, or within 100 feet of a scheduled location: All business personal property owned by the insured and used in the business Personal Property of Others (\$10,000) in the insured's care, custody and control Improvement and betterments

WHEN BUSINESS PERSONAL PROPERTY IS PURCHASED THE FOLLOWING COVERAGES ARE AUTOMATICALLY INCLUDED:

- Personal Property of Others (\$10,000)*
- Personal Property at Other Locations (\$25,000)*
- Personal Property in Transit (\$5,000)*
- Accounts Receivable (\$25,000)*
- Antennae & Satellite Receiving Equipment (\$1,000)*
- Free-Standing Fences and Walls (\$2,500)*
- Unattached Signs (\$5,000)*
- Valuable Papers and Records (\$10,000)*
- EDP & Media (\$10,000)*
- Installation Coverage (\$2,500)* *NOT AVAILABLE FOR RGC'S*
- Pollutant Cleanup and removal (\$10,000)
- Fire Protective Equipment Recharge (\$1,000)
- Money Orders & Counterfeit Currency (\$5,000)
- Newly Acquired & Constructed Buildings - 180 days (\$1,000,000)
- Outdoor Trees, Scrubs, Plants & Lawns (\$10,000)
- Patterns, Dies & Molds (\$5,000)
- Salespersons Samples (\$2,500)
- Unauthorized Business Card Use (\$1,000/\$5,000)
- Tools and Equipment- \$2,500 owned; \$5,000 non-owned

** Indicates limits that are increasable*

Property Options

- Free-Standing Fences and Walls at Job Site - Blanket Coverage up to \$100,000.

- Business Income and Extra Expense
- Commercial Crime
- Employee Dishonesty
- Money & Securities Installation Coverage - \$2,500 included for Trade Contractor Policy with option to increase to \$100,000. **TOTALLY OPTIONAL** for Remodelers Policy; **NOT AVAILABLE** for RGC Policy.

Contractors Tools and Equipment

The property form automatically provides \$2,500 owned and borrowed contractors tools and equipment and \$5,000 rented and leased contractors tools and equipment on a blanket basis without a co-insurance clause.

If scheduled and/or blanket contractors tools and equipment is selected, the basic coverage is removed from the Property Coverage and is provided under the Inland Marine Coverage form. Co-insurance applies to the Inland Marine form.

Blanket Contractors Tools and Equipment has a \$2,500 Per Item Limitation. Maximum limit available is **\$100,000 Owned and \$300,000 Leased and Rented.**

Scheduled Equipment limit available up to \$5 million

ADDITIONAL COVERAGES: The basic form provides for:

- Newly Acquired Property: up to \$50,000 of a type already covered for up to 30 days. Does not apply to unscheduled tools and equipment
- Debris Removal: removal costs covered up to 10% of the value of damaged items not to exceed \$25,000 in any one loss.

OPTIONAL COVERAGES: For an additional premium:

- Employee Tools subject to \$500 on any one item
- Rental Reimbursement coverage begins 48 hours after the loss