

# COMMERCIAL GENERAL LIABILITY POLICY

*A Comparison of Coverages Available Utilizing Our Enhancement Endorsement*



## COMMERCIAL GENERAL LIABILITY COVERAGE WITHOUT COMMERCIAL GENERAL LIABILITY ENHANCEMENT ENDORSEMENT

## COMMERCIAL GENERAL LIABILITY FORM OR ENDORSEMENT LIMIT

## COVERAGES INCLUDED IN COMMERCIAL GENERAL LIABILITY ENHANCEMENT ENDORSEMENT (CG5037)

## COMMERCIAL GENERAL LIABILITY ENHANCEMENT ENDORSEMENT LIMIT (CG5037)

General Aggregate Limit Per Construction Project	Available Only By Endorsement(s) To General Liability Coverage Form	Policy Limit	Automatically Included When Required In A Written Contract	Policy Limit
Voluntary Property Damage Coverage	Available Only By Endorsement To General Liability Coverage Form	\$250	Included In Commercial General Liability Enhancement Endorsement	\$2,500 Per Occurrence/ \$5,000 Per Policy Period
Care, Custody & Control Property Damage Liability Coverage	Available Only By Endorsement To General Liability Coverage Form	\$5,000	Included In Commercial General Liability Enhancement Endorsement	\$10,000 Per Occurrence/ \$30,000 Per Policy Period
Covered Perils For Damage To Premises Rented To Insured (7+ days)	Coverage For Fire Only	\$100,000	Extends Coverage For Damage To Premises Rented To The Named Insured To Include Fire, Explosion, Smoke Resulting From Fire Or Explosion, Or Leakage From An Automatic Fire Protection System.	\$300,000
Limit For Damage To Premises Rented To Insured	See Above	\$100,000	See Above	Increased To \$300,000
Liability Coverage For Damage To Electronic Data	No Coverage	No Coverage	Includes General Liability Coverage For Property Damage & Loss Of Use To Electronic Data	\$10,000
Medical Payments	See General Liability Coverage Form	\$5,000	See General Liability Enhancement Endorsement	Increased To \$10,000
Supplementary Payments For Cost Of Bail Bonds	See General Liability Coverage Form	\$250	See General Liability Enhancement Endorsement	Increased To \$2,500
Supplementary Payments For Loss Of Earnings For Time Off Work To Assist Us In Investigation Or Defense Of A Claim	See General Liability Coverage Form	\$250 A Day	See General Liability Enhancement Endorsement	Increased To \$500 A Day
Nonowned Watercraft	Provides Coverage For Nonowned Watercraft Less Than 26 Feet Long	Policy Limits	Extends Nonowned Watercraft Coverage For Watercrafts Less Than 51 Feet Long	Policy Limits
Employees As Insureds - Specified Health Care Services	No Coverage	No Coverage	Automatically Included In General Liability Enhancement Endorsement	Policy Limits
Additional Insured - Lessor Of Leased Equipment	Available Only By Endorsement(s) To General Liability Coverage Form	Policy Limits	Automatic Additional Insured Status For Qualifying Entity When Required In A Written Contract	Policy Limits
Additional Insured- State Or Political Subdivision - Permits In Connection With The Named Insured's Premises	Available Only By Endorsement(s) To General Liability Coverage Form	Policy Limits	Automatic Additional Insured Status For Qualifying Entity When Required In A Written Contract	Policy Limits
Additional Insured - Managers Or Lessors Of Premises	Available Only By Endorsement(s) To General Liability Coverage Form (Described Premises Only)	Policy Limits	Automatic Additional Insured Status For Qualifying Entity When Required In A Written Contract	Policy Limits
Newly Formed Or Acquired Organizations	Included For 90 Days	Policy Limits	Included For 180 Days	Policy Limits
Knowledge Of An Occurrence Or Suit	Knowledge Of An Occurrence Claim Or Suit By An Employee Or Agent May Constitute Knowledge Of The Named Insured	Policy Limits	Clarifies Obligations To Notify Of An Occurrence Or Suit Only When Specific Insured's Or Persons Or Organizations Have Knowledge Of An Occurrence Or Suit	Policy Limits
Property Damage Liability Coverage For Borrowed Equipment While Off Premises	No Coverage	No Coverage	Includes Off Premises Property Damage Liability Coverage For Borrowed Equipment	\$10,000 Per Occurrence/ \$30,000 Per Policy Period
Unintentional Failure To Disclose Hazards	States As A Condition Of Coverage That Coverage Could Be Denied If All Hazards Are Not Disclosed	Policy Limits	Amends Commercial General Liability Condition To State If Unintentionally Named Insured Fails To Disclose All Hazards Before General Liability Coverage Came In To Effect, Coverage Will Not Be Denied Based Solely On Such Failure	Policy Limits
Liberalization Condition	No Coverage	No Coverage	Coverage Is Automatically Broadened When The General Liability Coverage Form Is Broadened Without An Additional Premium Charge As Of The Date The Revision Is Effective In The Insured's State	Policy Limits
Bodily Injury Definition	Defines Bodily Injury To Include Sickness, Disease, Or Death	Policy Limits	Broadens The Definition Of Bodily Injury To Include Sickness, Disease, Mental Anguish, Mental Injury, Shock, Fright, Or Death	Policy Limits

*This summary is intended to highlight the features of the Commercial General Liability Enhancement Endorsement. It does not provide any coverage. If there is any conflict between the endorsement and this summary, the provisions of the endorsement will prevail.*



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