

## COMMERCIAL GENERAL LIABILITY ENHANCEMENT ENDORSEMENT

### SUMMARY OF COVERAGES\*

Policy coverages are either enhanced or added as described:

1. Contractors E&O Coverage – coverage added with \$10,000 aggregate
2. Limit for Damage to Premises Rented to Insured – increased from \$100,000 to \$300,000
3. Care, Custody & Control Property Damage Liability Coverage – coverage added up to \$2,500/occurrence, \$5,000 aggregate
4. Medical Expense Limit – increased from \$5,000 to \$10,000
5. Bodily Injury Definition – expanded to include mental anguish
6. Voluntary Payments Coverage – coverage added up to \$2,500/occurrence, \$5,000 aggregate
7. Limited Product Withdrawal Expense Coverage – coverage added with \$10,000 aggregate
8. Bail Bond cost increased from \$250 to \$2,500
9. Lost Earnings increased from \$250/day to \$350/day
10. Non-owned watercraft coverage increased from 26 feet to 52 feet
11. Incidental Malpractice – added for a nurse, EMT or paramedic employed by you that does not otherwise have coverage and you are not in the business of providing that kind of care to others
12. Newly Formed Or Acquired Organizations – increases automatic inclusion from 90 to 180 days
13. Unintentional Failure to Disclose – covered if failure not intentional
14. Waiver of Subrogation – automatic if required by contract, with certain conditions
15. Liberalization – if we revise the policy to provide more coverage without additional premium charge, the policy is automatically amended to provide the additional coverage as of the effective date of the revision
16. Knowledge of Occurrence broadened – adds specific people who qualify as receivers of notice

\*This summary of coverages is just a short hand description, and is not intended to control the meaning of the coverages. The actual terms of the endorsement determine coverages.