



# General Liability Overview

## Product Highlights for Agents and Brokers

Our GL policies give your small business clients peace of mind in knowing they have the right coverage at an affordable price. This policy covers businesses against negligence claims that cause bodily injury, property damage, and for most industries, advertising injury and personal injury.\*

Criteria	Qualification
Revenue	Up to \$10M (\$5M for Contractors)
Employees	Up to 50 (15 for Contractors)

\*Note - Some AI/PI mandatory exclusions may apply.

## Coverages Included in Coterie's Base Policy

### Liability and Medical Expenses (Per Occurrence Limit)

This is the most the carrier will pay in any one occurrence, for covered damages the insured is legally obligated to pay, because of bodily injury, property damage, and personal/advertising injury.\*

### Damage to Premises Rented to You (Any One Premises)

This is the most the carrier will pay for fire damage to premises rented to or temporarily occupied by the insured.

### Medical Expenses (Per Person)

This is the most the carrier will pay, regardless of fault, to any one person for medical expenses from accidental bodily injury caused by your business activities

### Products/Completed Operations (Aggregate)

This equals two times the Liability and Medical Expenses Limit and is the most the carrier will pay within the policy period for covered bodily injury or property damage from Products or Completed Operations hazards.

### Other Than Products/Completed Operations (Aggregate)

This equals two times the Liability and Medical Expenses Limit and is the most the carrier will pay within the policy period for all other covered bodily injury, property damage or medical expenses.

\*Note - Some AI/PI mandatory exclusions may apply.

## Limit Options

Description	Available Limits
Liability and Medical Expenses	\$300,000/\$500,000/\$1,000,000
Damage to Premises Rented To You	\$50,000
Medical Expenses	\$5,000
Products/Completed Operations Aggregate	2x Liability and Medical Expenses Limit
Other Than Products/Completed Operations Aggregate	2x Liability and Medical Expenses Limit

## Additional Coverage Extensions And Limits Available (Or Coming Soon!)

Blanket Additional Insured

Hired Auto and Non-Owned Auto Liability

Liquor Liability

Primary and Non-Contributory Wording

Waiver of Subrogation

Restaurants - Incl. spoilage and food contamination

Employment Practices Liability

Unmanned Aircraft/Drone Coverage

## Mandatory Countrywide GL Policy Forms

BP 00 03 07 13	Businessowners Coverage Form (Except In FI 01 06 Version)
BP 04 39 07 02	Abuse or Molestation Exclusion
BP 14 91 07 13	Amendment of Personal and Advertising Injury Definition
BP 05 01 07 02	Calculation of Premium
BP 15 32 09 19	Cannabis Exclusion (Liability)
BP 05 23 01 15	Cap on Losses from Certified Acts Of Terrorism
BP 14 86 07 13	Communicable Disease Exclusion
BP 05 15 12 20	Disclosure Pursuant to Terrorism Risk Insurance Act
BP 04 17 01 10	Employment-Related Practices Exclusion
BP 15 04 05 14	Exclusion - Access or Disclosure of Confidential or Personal Information
BP 14 19 01 10	Exclusion - Damage to Work Performed by Subcontractors
BP 14 08 01 10	Exclusion - Exterior Insulation and Finish Systems
BP 05 17 01 06	Exclusion - Silica or Silica-Related Dust
BP 15 11 12 16	Exclusion - Unmanned Aircraft
BP 04 71 07 02	Exclusion - Volunteer Workers
BP 05 77 01 06	Fungi or Bacteria Exclusion (Liability)
BP 04 92 07 02	Total Pollution Exclusion