



# General Liability Policy (GL) Product Highlights for Agents and Brokers

Our GL policies offer small business clients the reassurance of having the right coverage at a fair price. **This policy protects businesses against negligence claims resulting in bodily injury, property damage, and, for most industries, advertising 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.



# GL Liability Highlights:

## 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/\$2,000,000*
Damage to Premises Rented to You	Up to \$1,000,000
Medical Expenses	\$5,000
Products/Completed Operations Aggregate	2x Liability and Medical Expenses Limit

\*Note - \$2,000,000/\$4,000,000 Liability Limits are not available for contractors in CA, CO, FL, NY, or TX or when Liquor Liability coverage is selected.



# GL Liability Highlights:

## Additional Coverage Extensions

- Blanket Additional Insured
- Hired Auto and Non-Owned Auto Liability
- Liquor Liability
- Primary and Non-Contributory Wording
- Waiver of Subrogation (WOS)
- Restaurants - Incl. spoilage and food contamination
- Employment Practices Liability
- Unmanned Aircraft/Drone Coverage

## Mandatory Countrywide GL Policy Forms

<b>BP 00 03 07 13</b>	Businessowners Coverage Form	<b>BP 15 04 05 14</b>	Exclusion - Access or Disclosure of Confidential or Personal Information
<b>BP 04 39 07 02</b>	Abuse or Molestation Exclusion	<b>BP 14 19 01 10</b>	Exclusion - Damage to Work Performed by Subcontractors
<b>BP 14 91 07 13</b>	Amendment of Personal and Advertising Injury Definition	<b>BP 14 08 01 10</b>	Exclusion - Exterior Insulation and Finish Systems
<b>BP 05 01 07 02</b>	Calculation of Premium	<b>BP 05 17 01 06</b>	Exclusion - Silica or Silica-Related Dust
<b>BP 15 32 09 19</b>	Cannabis Exclusion (Liability)	<b>BP 15 11 12 16</b>	Exclusion - Unmanned Aircraft
<b>BP 05 23 01 15</b>	Cap on Losses from Certified Acts Of Terrorism	<b>BP 04 71 07 02</b>	Exclusion - Volunteer Workers
<b>BP 14 86 07 13</b>	Communicable Disease Exclusion	<b>BP 05 77 01 06</b>	Fungi or Bacteria Exclusion (Liability)
<b>BP 05 15 12 20</b>	Disclosure Pursuant to Terrorism Risk Insurance Act	<b>BP 04 92 07 02</b>	Total Pollution Exclusion
<b>BP 04 17 01 10</b>	Employment-Related Practices Exclusion	<b>BP 05 98 07 13</b>	Amendment of Insured Contract Definition



## Mandatory Countrywide GL Policy Forms (Continued)

<b>BP 15 91 12 23</b>	Exclusion - Perfluoroalkyl and polyfluoroalkyl substances (PFAS)	<b>BP 18 04 12 23</b>	Exclusion - Violation of Law Addressing Data Privacy
<b>BP 18 03 12 23</b>	Cyber Incident Liability Exclusion		