

## General Liability Coverage Summary

| Coverage  | Included / Optional Increased Limit  |
|---|--|
| Annual Aggregate Limits Per Location                      | Included   |
| Blanket Waiver of Subrogation                             | Included   |
| Broad Named Insured                                       | Included   |
| Duties in the Event of Occurrence, Offense, Claim or Suit | Included   |
| Employment Practices Liability                            | <p><b>MA, MI, NH, NJ, NY, OH, PA:</b></p> <p>\$100,000 aggregate limit included, with an optional increased aggregate limit up to \$1,000,000.</p> <p><b>Vermont:</b></p> <p>\$50,000 aggregate limit/\$50,000 aggregate defense cost limit included, with an optional increased aggregate limit up to \$125,000/\$125,000 aggregate defense cost limit.</p> |
| Fire, Lightning or Explosion Damage                       | Greater of \$500,000 or Damages to Premises Rented To You Limit  |
| Incidental Health Care Services Liability                 | Included   |
| Insured Contract  | Included   |
| Liberalization Clause                                     | Included   |
| Non-duplication of Benefits                               | Included   |
| Non-owned Aircraft  | Included   |
| Non-owned Watercraft                                      | Included   |
| Primary & Non-Contributory—Other Insurance Condition      | Included   |
| Property Damage Liability—Elevator & Sidetrack            | Included   |
| Supplemental Payments—Bail Bonds                          | \$2,500 Bail Bonds / \$350 per day Expenses  |
| Unintentional Failure to Disclose Hazards                 | Included   |
| Voluntary Property Damage                                 | Included   |

Contractors



**Contractors  
Package**