

Human Services Program | Coverage Highlights

General Liability Broadening Endorsement

- Broadened Bodily Injury to include mental injury, mental anguish, humiliation, or shock
- Broadened Personal and Advertising Injury
- Broadened Property Damage
- Broadened Fire, Lightning, Explosion, and Sprinkler Leakage - \$500,000
- Broadened Medical Payments - \$20,000

- Reasonable Expense Incurred up to \$300/day
 - a. Bail Bonds - \$1,000
 - b. Expenses Incurred to Assist in Defense - \$500 per day

- Broadened Newly Acquired or Formed Organization
- Broadened Non-Owned or Chartered Watercraft or Aircraft

- Broadened Commercial General Liability Conditions
 - a. Duties in the Event of Occurrence, Offense, Claim, or Suit
 - b. Liberalization – Automatic Coverage If we Adopt Broader Coverages
 - c. Notice to Company

- Automatic Coverage for “Special Events”

- Automatic Additional Insureds
 - a. Athletic Activity Participants
 - b. Contractual Obligations
 - c. Funding Sources
 - d. Manager or Lessor of Premises
 - e. Owner, Manager, Operator, or Lessor of “Special Event” Premises
 - f. Supervisors or Higher in Rank –Co-Employee Exclusion Removed

- Blanket Waiver of Subrogation
- Priority of Application of Multiple Insureds

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