



Elite General Liability WRAP

You need specialized business protection. With SECURA, you get the outstanding insurance and service you need for complete peace of mind.

You get broader liability coverage by adding our Elite General Liability WRAP. Plus, you'll find our people truly care and enjoy helping you.

Coverage Extensions

- Broadened Medical Payments..... Amended
- Extended Property Damage Included
- Non-Owned Aircraft Hired With Crew..... Included
- Non-Owned Watercraft..... Less than 65 feet
- Personal and Advertising Injury - Broad Form..... Included

Automatic Additional Insureds

- Additional Insured By Written Agreement Included
- Building Owner Included
- Co-Owner of Insured Premises Included
- Concessionaires Trading Under Your Name..... Included
- Franchisor..... Included
- Funding Source Included
- Grantor of Permits Included
- Lessor of Leased Equipment..... Included
- Mortgagee, Assignee, or Receiver Included
- Owners or Other Interests From Whom Land Has Been Leased..... Included
- State or Political Subdivisions..... Included

Broadened Definition of Insured

- Broadened Named Insured..... Included
- Limited Fellow Employee..... Included

Supplementary Payments Increased Limits

- Bail Bonds \$5,000
- Loss of earnings due to time off work..... \$1,000 per day

Value-Added Services

Outstanding Claims Service

- When we're notified of a loss, we call you back within 24 hours, follow up regularly, and work with you until your claim is resolved.

Consultative Risk Management

- We offer risk management solutions that help you improve safety.
- For free downloadable safety programs and loss prevention articles, visit the Risk Management Resources tab on secura.net.

These are coverage highlights. For a complete list of coverages, please see the reverse side of this document. Contact your independent insurance agent for details.

Coverages may not be available in all states. Coverages described are subject to all the terms and conditions of the policy, including deductibles, exclusions, and limits of liability. Not all agents are authorized to write all types of insurance. Policies may be underwritten by SECURA Insurance Company or SECURA Supreme Insurance Company, affiliated companies referred to collectively as SECURA Insurance Companies. Please read the policy carefully.

Protection designed for you.



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Supplementary Payments Extensions

- **Business Travel Accident Benefit**..... \$75,000
Reimburses the insured if a current director or officer suffers injury or death while traveling on a common carrier for business.
- **Catastrophe Employee Care Costs**..... \$150,000
Reimburses the insured for non-reimbursable expenses incurred for a “catastrophic event” or fatal accident on the premises you own or rent; on ways next to the premises you own or rent; or because of your operations. Covered expenses include counseling services for “employees” and “volunteer workers,” increased security guard services, public relations consultant services, security consultant services, or any other expense approved by us.
- **Conference Cancellation** \$25,000
Reimburses the insured for non-reimbursable expenses paid by the insured for a cancelled conference that an “employee” or “volunteer worker” was scheduled to attend if the cancellation was ordered by a board of health or governmental authority.
- **Emergency Real Estate Consulting Fee**..... \$75,000
Reimburses the insured for realtor or real estate consultant fees required because the insured must relocate due to damage to the insured’s primary location which makes the location unusable for more than 72 hours.
- **Employee or Volunteer Indemnification Defense Coverage**..... \$25,000
- **Fundraising Event Blackout**..... \$50,000
Reimburses the insured for non-reimbursable fundraising event expenses due to the cancellation of an off-premises event caused by the lack of electrical supply resulting in power outage if the event is not rescheduled.
- **Identity Theft Expense**..... \$75,000
Reimburses any current director or officers for identity theft expenses. Identity theft expenses include costs for notarizing documents, costs for certified mail, loan application fees, and costs for long distance phone calls.
- **Image Restoration and Counseling** \$75,000
Reimburses the insured for expenses incurred for image restoration and counseling arising out of “improper acts” by any insured. Covered expenses include costs of rehabilitation and counseling for the accused insured if the insured is not found guilty of criminal conduct, costs charged by a recruiter or expended on advertising to replace an officer, and costs of restoring the Named Insured’s reputation and consumer confidence.
- **Kidnap Expense** \$75,000
Pays on behalf of any current director or officer, reasonable fees incurred as result of the kidnapping of them or their spouse, parent, or child. Reasonable fees include independent negotiators, interest costs on loans to pay ransom, travel costs incurred by the Named Insured, reward money which leads to the arrest and conviction, and salary and commissions paid to the kidnapped director or officer.

- **Political Unrest** \$75,000
Reimburses any current director, officer, employee, or volunteer worker while traveling outside the U.S. for emergency evacuation expenses directly related to the conduct of the insured’s business that are incurred as a result of an alert or travel warning that is issued by the State Department due to disturbance, turmoil, or agitation within a foreign country.
- **Temporary Meeting Space Expense**..... \$50,000
Reimburses the insured for rental of meeting space which is necessitated by the temporary unavailability of the insured’s primary office space due to the failure of climate control system or leakage of a hot water heater. The temporary meeting space must be required for meeting with parties who are not insured under the policy.
- **Terrorism Travel Reimbursement**..... \$75,000
Reimburses any current director or officer for non-reimbursable “emergency travel expenses” as of a “Certified Act of Terrorism.” Emergency travel expenses include hotel expenses and increased air or train fare.
- **Travel Delay Reimbursement** \$3,000
- **Unpaid Donation Pledges**..... \$75,000

Conditions

- **Duties After Loss Redefined**..... Included
- **Primary and Noncontributory**..... Included
Automatic primary and/or noncontributory status is provided if an agreement with an additional insured described in the Elite General Liability WRAP includes this requirement.
- **Waiver of Transfer of Rights of Recovery Against Others to US**..... Included
This waiver states that we will honor agreements that the insured makes to not seek legal recovery from another party when the insured has made this agreement prior to a loss.
- **Definitions**
 - Bodily Injured Redefined..... Included
 - Mobile Equipment Amendment Included
- **Unintentional Failure to Disclose**
 - Any unintentional error or omission in the description of your premises or operations will not invalidate or affect your coverage.