

General Liability Coverage Comparison

Coverage	General Liability WRAP	Elite General Liability WRAP
Non-Owned Watercraft	Less than 51 feet	Less than 65 feet
Non-Owned Aircraft Hired with Crew	Included	Included
Personal And Advertising Injury – Broad Form	Included	Included
Broadened Medical Payments	Amended to 3 years	Amended to 3 years
Supplementary Payments Increased Limits - Bail Bonds	\$2,500	\$5,000
Supplementary Payments Increased Limits - Actual Loss of Earnings	\$500 / day	\$1,000 / day
Additional Insured – Building Owner	Included	Included
Additional Insured – Lessor of Leased Equipment	Included	Included
Additional Insured by Written Agreement	Included	Included
Additional Insured – Co-Owner of Insured Premises		Included
Additional Insured – Concessionaires Trading Under Your Name		Included
Additional Insured – Franchisor		Included
Additional Insured – Funding Source		Included
Additional Insured – Grantor of Permits		Included
Additional Insured – Mortgagee, Assignee or Receiver		Included
Additional Insured – Owner or Other Interests From Whom Land Has Been Leased		Included
Additional Insured – State or Political Subdivision		Included
Duties After a Loss Redefined	Included	Included
Bodily Injury Redefined	Included	Included
Unintentional Failure to Disclose	Included	Included
Extended Property Damage		Included
Broadened Named Insured		Included
Limited Fellow Employee Coverage		Included
Business Travel Accident Benefit		\$75,000
Catastrophe Employee Care Costs		\$150,000
Conference Cancellation		\$25,000
Emergency Real Estate Consulting Fee		\$75,000
Employee or Volunteer Indemnification Defense Coverage		\$25,000
Fundraising Event Blackout		\$50,000
Identity Theft Expense		\$75,000
Image Restoration And Counseling		\$75,000
Kidnap Expense		\$75,000
Political Unrest		\$75,000
Temporary Meeting Space Expense		\$50,000
Terrorism Travel Reimbursement		\$75,000
Travel Delay Reimbursement		\$3,000
Unpaid Donation Pledges		\$75,000
Primary and Noncontributory		Included
Waiver of Transfer of Rights of Recovery Against Others To Us		Included
Mobile Equipment Amendment		Included

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. Please read the policy carefully.

Protection designed for you.

