



# 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 General Liability WRAP. Plus, you'll find our people truly care and enjoy helping you.

## **Bodily Injury Redefined**

Bodily Injury is broadened to include mental anguish, mental injury, shock, or fright.

## **Personal and Advertising Injury–Broad Form**

Personal and Advertising Injury is broadened to include discrimination or humiliation when not related to employment practice, and to include contractual liability.

## **Non-owned Watercraft**

The non-owned watercraft 26-foot limit is increased to a 51-foot limit.

## **Non-owned Aircraft Hired With Crew**

Coverage is extended for liability associated with operation of a non-owned aircraft hired with a crew.

## **Broadened Medical Payments**

The Medical Expense Limit is increased to \$10,000. The reporting period is increased from one to three years from the date of the loss.

## **Additional Insured by Written Agreement**

Adds automatic protection to eligible persons or entities that the named insured is required by written agreement to name as an additional insured.

## **Additional Insured–Building Owner**

Adds automatic Additional Insured protection for the owner, manager, or lessor of the premises leased to the named insured.

## **Additional Insured–Lessor of Leased Equipment**

Adds automatic Additional Insured protection to the person or organization the named insured leases equipment from.

## **Duties After Loss Redefined**

The duty to tell the insurance company of an event that could become a covered loss is placed only at the highest level of management.

## **Supplementary Payments Increased Limits**

- Bail Bonds ..... \$2,500
- Loss of earnings due to time off work..... \$500 per day

## **Unintentional Failure to Disclose**

Any unintentional error or omission in the description of your premises or operations will not invalidate or affect your coverage.

## **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](http://secura.net).

*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.

