

## General Liability Overview

# General Liability Product Highlights for Agents and Brokers

Our GL policies give your small business clients the peace of mind in knowing they have the right coverage, at an affordable price.

## Liability Coverages Overview

<b>General Liability Limit (Each Occurrence)*</b> This is the limit of coverage that Coterie will pay for each individual claim of General Liability or Products Completed Coverage.	\$300,000/\$500,000/\$1,000,000
<b>General Liability Limit (Annual Aggregate)*</b> This is the limit of coverage that Coterie will pay for all the insureds claims of General Liability within a calendar year.	\$600,000/\$1,000,000/\$2,000,000
<b>Products/Completed Operations Aggregate</b> This is the limit of coverage that Coterie will pay for all the insureds claims of General Liability related to Products or Completed Operation within a year.	\$600,000/\$1,000,000/\$2,000,000
<b>Personal and Advertising Injury</b> This is the limit of coverage that Coterie will pay for all the insureds claims of General Liability related to Personal and Advertising Injury.	\$600,000/\$1,000,000/\$2,000,000
<b>Damage to Premises Rented to You – Any One Person or</b> This coverage applies to fire damage to buildings that are rented, temporarily occupied or are in the care, custody or control of the insured for 7 days or less.	\$50,000
<b>Medical Expense Limit – Any One Person</b> This coverage applies to injuries incurred by a third party sustained in an accident as a result of your business activities, regardless of fault.	\$5,000



# Forms Overview

## Forms

## Descriptions

CTB CW BOPDEC 06 19	COTERIE BOP DECLARATIONS
CTF CW FREE 05 19	FREELANCE LIMITED LIABILITY COVERAGE ENDORSEMENT
COTERIE CW CLAIM 05 19	CLAIMS INFORMATION
COTERIE CW SIG 05 19	SIGNATURE PAGE
BP 00 03 07 13	BUSINESSOWNERS COVERAGE FORM
BP 05 01 07 02	CALCULATION OF PREMIUM
BP 05 23 01 15	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
BP 05 15 01 15	DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT
BP 15 04 05 14	EXCLUSION – ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION AND DATA-RELATED LIABILITY – WITH LIMITED BODILY INJURY EXCEPTION
BP 04 17 07 02	EMPLOYMENT-RELATED PRACTICES EXCLUSION
BP 05 17 01 06	EXCLUSION – SILICA OR SILICA-RELATED DUST
BP 04 71 07 02	EXCLUSION – VOLUNTEER WORKERS
BP 05 77 01 06	FUNGI OR BACTERIA EXCLUSION (LIABILITY)
BP 04 92 07 02	TOTAL POLLUTION EXCLUSION
BP 14 08 01 10	EXCLUSION – EXTERIOR INSULATION AND FINISH SYSTEMS
BP 14 19 01 10	EXCLUSION – DAMAGE TO WORK PERFORMED BY SUBCONTRACTORS ON YOUR BEHALF
BP 14 86 07 13	COMMUNICABLE DISEASE EXCLUSION
BP 14 91 07 13	EXCLUSION – PERSONAL AND ADVERTISING INJURY
BP 15 11 12 16	EXCLUSION – UNMANNED AIRCRAFT
BP 05 15 01 15	DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT
BP 05 23 01 15	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM