



BIS-PAK[®] LIABILITY

BUILT-IN FEATURES & ENHANCEMENTS

LIABILITY ENHANCEMENTS	SILVER	GOLD
Additional insured - lessors of leased equipment - automatic status		✓
Additional insured - managers or lessors of premises - automatic status		✓
Additional insured - mortgagee, assignee, or receiver - automatic status	✓	✓
Additional insured - state or government agency or subdivision - automatic status	✓	✓
Bail bonds supplementary	\$1,000	\$2,500
Broadened bodily injury	✓	✓
Damage to premises rented to you	\$100,000	\$300,000
Damage to premises rented to you - expanded perils	✓	✓
Electronic data liability coverage		\$10,000
Employee benefits liability*		\$250,000
First aid/good samaritan coverage	✓	✓
General aggregate limit and products-completed operations aggregate limit increased to three times each occurrence limit		✓
Knowledge by an employee does not constitute knowledge of the insured	✓	✓
Loss of earnings	\$300/day	\$500/day
Medical expenses	\$5,000	\$10,000
Newly acquired organizations	180 days	180 days
Tenant's legal liability		\$10,000
Unintentional failure to disclose hazards		✓
Voluntary property damage		\$2,500/\$5,000
Waiver of subrogation		✓
BUILT-IN FEATURES		
Aggregate limit per project and aggregate limit per location		Included
Liberalization condition		Included
Primary and noncontributory additional insured language		Included

✓ = Included within the limit of insurance shown in the policy declarations. *Not available in Colorado, Illinois, or Utah.



All coverages and limits are in the policy or the Bis-Pak liability enhancements forms. The benefits and coverages referred to in this brochure are subject to the terms, limits, and exclusions in the forms that provide that benefit or coverage. Not all coverages or options are available in all states. Supplementary coverage options as listed above may be added to an insurance policy for an additional cost where applicable. See your agent for more information.

B-1163(7-20)