



BIS-PAK[®] LIABILITY

BUILT-IN FEATURES & ENHANCEMENTS

LIABILITY ENHANCEMENTS	SILVER	GOLD	PLATINUM
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	✓	✓	✓
Additional insured - vendors- automatic status			✓
Additional insured - owners - lessees or contractors - when required in a written agreement with you - automatic status - ongoing ops			✓
Bail-bonds - increased limit	\$1,000	\$2,500	\$2,500
Broadened bodily injury	✓	✓	✓
Broadened mobile equipment definition			✓
Damage to premises rented to you	\$100,000	\$300,000	\$500,000
Damage to premises rented to you - expanded perils	✓	✓	✓
Electronic data liability coverage		\$10,000	\$50,000
Employee benefits liability*		\$250,000	\$1,000,000
Fellow employee-supervisors			✓
First aid/good samaritan coverage	✓	✓	✓
General aggregate limit and products - completed operations aggregate limit increased to three times each occurrence limit		✓	✓
Increased reasonable expenses	\$300/day	\$500/day	\$750/day
Knowledge by an employee does not constitute knowledge of the insured	✓	✓	✓
Medical expenses	\$5,000	\$10,000	\$10,000
Newly acquired organizations	180 days	180 days	180 days
Non-owned aircraft			✓
Tenant's legal liability		\$10,000	\$10,000
Unintentional failure to disclose hazards		✓	✓
Voluntary property damage		\$2,500/\$5,000	\$5,000/\$10,000
Waiver of subrogation for written contracts		✓	✓
BUILT-IN FEATURES			
Aggregate limit per project and aggregate limit per location	Included		
Liberalization condition	Included		
Primary and noncontributory 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.