

Product Guide

For businesses written on eCLIQ®



IT'S ALL ABOUT **Helping You Succeed**

This product guide is just a starting point. For additional information on any of our products or services, please reach out to your territory manager or underwriter. When you place business with Liberty Mutual Insurance, your clients have peace of mind that they are protected so they can focus on their business.





Product Guide

For businesses written on eCLIQ®

Welcome	4
Products	5
Package Products	6
Business Owner's Policy	7
Custom Protector®	8
Comprehensive Business Package	10
Additional Products	12
Monoline Property	12
Inland Marine	12
Crime	13
Monoline General Liability	13
Workers Compensation	13
Umbrella	14
Automobile	14
Industry Expertise	15
Construction	16
Hospitality	18
Manufacturing	20
Medical Offices	22
Real Estate	24
Religious Organizations	26
Restaurants	28
Retail	30
Service Businesses	32
Wholesale	34
Services: How We Help Agents Succeed	36
Agents' Portal	37
Commercial Lines Download	37
Agency Notifications	37
ePolicy Delivery	37
Policyholder Self-Service	37
Small Business Service Center	38
Risk Control	38
Claims	39
Appendix: In-depth Product Details	40
Closing	78

WELCOME

This product guide provides you with a comprehensive look at the insurance solutions Liberty Mutual Insurance has available and why partnering with us offers the best protection for your small business* clients.

OUR PROMISES TO YOU

We are committed to strong partnerships.

We combine national resources with local knowledge.

We provide consistency and stability.

We offer innovative products.

We continually improve ease of doing business.

Liberty Mutual offers accessibility, a broad appetite, deep expertise, and the financial stability of a Fortune 100 global provider. With more than 1 million small commercial policies in force, we understand your small business clients' needs.

In addition to our broad appetite and range of tailored products, Liberty Mutual offers leading-edge analytics and technology, easy-to-use tools and resources, and local relationships and support to help your agency succeed.



Our signature online quoting and administration system helps you write business more efficiently. eCLIQ will guide you to the most appropriate product(s) to meet your clients' insurance risk needs. With eCLIQ, you have the ability to:



Quote all lines at once — Turn quotes around more efficiently and increase your chances of writing each account.



Get quick answers with our risk eligibility system — Start by quickly determining appetite and product selection for your prospective clients with SmartNav™.



Enjoy convenient, same-day policy issuance — Quickly produce policies for your most straightforward accounts without an underwriter's separate review.



Access eCLIQ wherever you are — The intuitive interface is accessible across multiple browsers and platforms, including tablet.



Do everything in one place — Create, edit, and track entire customer accounts across multiple quotes and policies.

*Fewer than 50 employees or less than \$75,000 in premiums.

Products

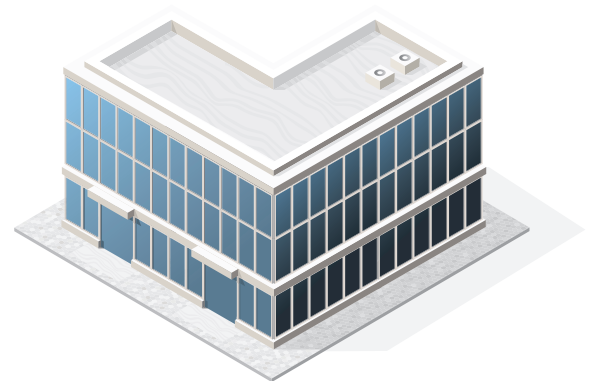
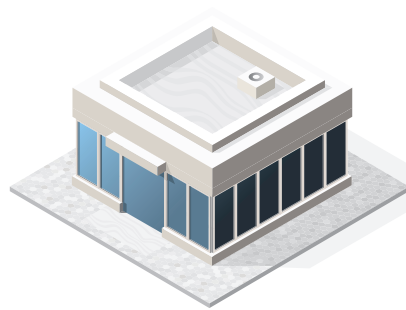
We offer products that provide the right coverages at the right price to meet the needs of your small business clients, no matter how simple or complex their businesses may be.





PACKAGE PRODUCTS

Our commercial lines package products provide property and liability coverage in a single policy that can be tailored with industry-specific coverage to give your clients the ability to protect their businesses against the distinctive risks they face, whether a small neighborhood florist or a midsized contractor. For ultimate flexibility, we also offer monoline property and general liability coverage.



COMPLEXITY/SIZE

**Commercial Protector®
Business Owner's Policy (BOP)**

- Bundles property and liability coverage for 340+ eligible classes.
- Designed for accounts with receipts up to \$8.5 million per location.
- You can customize each policy to meet individual business needs.

Custom Protector

- Provides discounted and bundled property and liability coverage to a broadened set of classes with more unique risks.
- As easy to write as a BOP and offers additional small business coverages.
- Market segment enhancement bundles provide package coverage in a wide variety of industries.

**Comprehensive Business
Package (CBP)**

- Provides discounted and bundled property and liability coverage to all accounts that fall within our underwriting appetite, but do not qualify for BOP or Custom Protector packages.
- Offers additional coverage options to accounts that typically require more in-depth underwriting or specialized coverage.
- Market segment enhancement bundles provide package coverage in a wide variety of industries.

BUSINESS OWNER'S POLICY

Liberty Mutual's BOP bundles property and liability coverages into a single policy and is customizable for the specific needs of clients with up to \$8.5 million in receipts per location.



Eligibility

Gross sales per location	\$8.5 million (office N/A)
Total building square feet	Office: 100,000 Retail: 35,000
Max number of stories	6
Values	100 percent replacement cost

Features

Property (BP 88 19, BP 79 19, BP 82 42)

- Property endorsement; or
- Property extension endorsement; or
- Property plus extension endorsement

Liability

- Liability extension endorsement

Key and Differentiating Coverages

Property

Business income — dependent property	\$50,000 or 30 days
Business income and extra expense	24-hour waiting period Actual loss sustained 12 or 24 months
Computer equipment and electronic data	\$25,000 each
Employee dishonesty	\$25,000
Employee tools	\$25,000
Equipment breakdown	Included
Identity recovery	\$25,000
Leased building property	\$5,000
Money and securities	\$10,000 on-premises \$5,000 off-premises
Newly acquired	Building: \$1,000,000 Business personal property: \$500,000

Liability

Aggregate limit per location	Per project
Blanket additional insured	Included
Damage to premises rented by you	All property damage up to limit of liability
Incidental medical malpractice	Included
Medical payments	\$15,000
Newly acquired or formed organizations	180 Days

Other Endorsements

Data compromise	\$50,000
CyberOne™	Defense and liability: \$50,000 Computer attack: \$50,000
Employment practices liability	Optional
Employee benefit liability	Optional
Property supplemental bundle	\$100,000
Various professional liability	Optional

CUSTOM PROTECTOR

Liberty Mutual’s Custom Protector is the package product that will be the choice for much of the business you write — and will significantly enhance your ability to write it. Custom Protector is a perfect fit for businesses that require more coverage than BOP can provide, but aren’t ready for more complex products.



Eligibility

Varies by region based on:

- Sales
- Subcontractor costs
- Total insurable value (TIV) per location
- Square footage per building

Requirements vary for contractors, service, restaurants, manufacturing, offices, churches, and all others.

Features

Property (ISO CP 00 10, CP 10 30)

- Custom Protector endorsement (coastal default); or
- Custom Protector Plus endorsement (default), and
- One of 12 optional property market segment extensions

Liability (ISO CG 00 01)

- Liability extension endorsement, and
- One of 13 optional liability market segment bundles

All property, liability, inland marine, and crime rates, rules, and forms available in addition to this package product.

Key and Differentiating Coverages

Property

Accounts receivable, electronic data, and valuable papers	\$200,000 blanket limit
Appurtenant structures	\$50,000
Backup — sewers and drains	\$25,000
Business income and extra expense	\$25,000 each
Computer equipment	\$50,000
Debris removal (varies by state)	\$50,000
Employee dishonesty	\$50,000
Employee tools	\$25,000
Equipment breakdown	Optional
Loss of refrigeration	\$25,000
Ordinance or law (varies by state)	Coverage A included in building limit and \$200,000 for coverages B and C
Money and securities	\$25,000
Property off premises and in transit	\$50,000
Real property of others, including doors and windows	\$25,000

CUSTOM PROTECTOR (cont.)

Key and Differentiating Coverages (cont.)

Liability

Blanket additional insured — premises, ongoing operations, leased equipment, and permits	Included when required by written contract, agreement, or permit
Bodily injury	Redefined to include mental anguish
Cost of bail bonds	Increased to \$3,000
Damage to premises rented to you — real and personal property	Perils expanded to include lightning, personal explosion, smoke, or leakage
Expected or intended injury exclusion	Does not apply to property damage resulting from use of force to protect property
Failure to disclose hazards and prior occurrence	Included
Fellow employee extension — management employees	Included
Incidental medical malpractice	Included
Knowledge of occurrence	Included
Liberalization clause	Applies to extension
Loss of earning	Increased to \$500 per day
Medical payment reporting period	Increased to three (3) years
Medical payments limit	Increased to \$15,000 for all Custom Protector liability market segment endorsements
Newly formed or acquired entities	Insured status is until the end of policy period
Nonowned aircraft	Included
Nonowned watercraft	Included if less than 52 feet
Primary and noncontributory	Included
Property damage from elevators (other than vehicle hoists)	Included
Waiver of transfer of rights required by written contract	Included

Other Endorsements

Contractor's errors and omissions (E&O)	Optional
Contractor's miscellaneous property floater coverage	Optional
Data security — data compromise response expenses, defense and liability; attack and extortion; network security liability	Optional
Employment practices liability	Optional
Employee benefit liability	Optional
Hired and nonowned coverage	Optional
Identity theft	\$25,000
Stop gap coverage available for multiline accounts	Optional

INDUSTRY-SPECIFIC ENDORSEMENTS

Specific industries have very particular risks. We understand these differences and have tailored enhancement endorsements to address them.

Endorsement	Property	Liability
Condominiums		
Contractors		
Food processors		
Garages		
Hotels and motels		
Manufacturers		
Offices and lessors		
Religious organizations		
Restaurants		
Retailers		
Service providers		
Wholesalers		
All other		

COMPREHENSIVE BUSINESS PACKAGE

Liberty Mutual’s CBP is designed for complex accounts that require more in-depth underwriting or specialized coverage. You can bundle several products into one package that’s a better fit for your clients.



Eligibility

Any accounts that fall within our underwriting appetite, but don’t qualify for a BOP or Custom Protector.

Features

Property (ISO CP 00 10, CP 10 30) plus one of the following:

- Property extension endorsement
- Property extension plus endorsement
- Property extension optimum
- One of 12 market segment endorsements

Liability (ISO CG 00 01)

- Liability extension endorsement
- Optional industry-specific endorsements available

All property, liability, inland marine, and crime rates, rules, and forms available in addition to this package product.

Key and Differentiating Coverages

Property*

Backup sewers and drains	\$25,000
Business income and extra expense	\$50,000
Computer equipment	\$30,000
Debris removal	\$25,000
Employee dishonesty	\$10,000
Equipment breakdown	Optional
Fine arts	\$25,000, including transit
Loss of refrigeration	\$25,000
Money and securities	\$5,000 inside/\$5,000 outside
Ordinance or law	Coverage A included in building limit Coverages B and C \$200,000
Outdoor property	\$25,000
Pollutant cleanup	\$25,000
Property in transit	\$10,000
Property off-premises	\$50,000
Real property of others, including doors and windows	\$20,000
Utility service interruption business income	\$25,000
Valuable papers and records	\$25,000
Newly acquired	
Building	\$500,000
Business personal property	\$250,000

* Limits reflect those in the property extension plus endorsement (4 percent surcharge, \$250 minimum) and are offered on a per-occurrence basis. Higher limits are available.

COMPREHENSIVE BUSINESS PACKAGE (cont.)

Key and Differentiating Coverages (cont.)

Liability

Blanket additional insured	Included when required by written contract, agreement, or permit
Bodily injury	Redefined to include mental anguish
Cost of bail bonds	Increased to \$3,000
Damage to premises rented to you — real and personal property	Perils expanded to include lightning, explosion, smoke, or leakage
Expected or intended injury exclusion	Does not apply to property damage resulting from use of force to protect property
Failure to disclose hazards and prior occurrence	Included
Fellow employee extension	Management employees
Incidental medical malpractice	Included
Knowledge of occurrence	Included
Liberalization clause	Applies to extension
Loss of earning	Increased to \$500 per day
Medical payment reporting period	Increased to three years
Medical payments limit	Increased to \$15,000 for all CBP liability market segment endorsements
Newly formed or acquired entities insured status	Until the end of policy period
Nonowned aircraft	Included
Nonowned watercraft	Included if less than 52 feet
Primary and noncontributory	Included
Property damage from elevators (other than vehicle hoists)	Included
Waiver of transfer of rights required by written contract	Included

Other Endorsements

Data security	Optional
Data compromise response expenses	Optional
Data compromise defense and liability	Optional
Attack and extortion	Optional
Network security liability	Optional
Employment practices liability	Optional
Employee benefit liability	Optional
Stop gap coverage available for multiline accounts	Optional

INDUSTRY-SPECIFIC ENDORSEMENTS

Specific industries have very particular risks. We understand these differences and have tailored enhancement endorsements to address them.

Endorsement	Property	Liability
Automobile services	✓	
Artisan contractors	✓	
Condominiums		✓
Contractors	✓	✓
Food processors		✓
Garages		✓
Golf courses	✓	
Hotels	✓	✓
Manufacturers	✓	✓
Office/Lessors	✓	✓
Religious organizations	✓	✓
Restaurants	✓	✓
Retailers	✓	✓
Service providers	✓	✓
Wholesalers	✓	✓
All other		✓

ADDITIONAL PRODUCTS

MONOLINE PROPERTY

Liberty Mutual’s monoline property product is the perfect solution for small commercial businesses that only need property protection. We have three general extension endorsements and 12 industry-specific endorsements available to help protect your clients’ properties.



Industry-Specific Property Endorsements

- Artisan contractors
- Automobile services
- Construction
- Golf courses
- Hotels
- Manufacturers
- Offices and lessors
- Religious organizations
- Restaurants
- Retailers
- Service providers
- Wholesalers

INLAND MARINE

Inland marine insurance is available as monoline coverage or within a packaged policy to protect your clients’ properties and job-related tools and equipment, whether in transit, on the work site, or in the custody and care of another. Liberty Mutual fields local specialists and dedicated inland marine underwriters to support this solution.



Features

- Low minimum premiums
- \$500 minimum deductible for most classes

Key and Differentiating Coverages

- Bailees
- Builder’s risk
- Commercial computer
- Contractor’s equipment
- Fine arts floater
- Installation floater
- Motor truck cargo
- Scheduled property floater, including:
 - Salesperson’s samples
 - Exhibition risks
- Transportation

CRIME

Policyholders of our package products should consider Liberty Mutual crime and fidelity coverages. They provide comprehensive protection, with the option to customize limits from losses and fraud, whether originating with outsiders or from within the company.



Features

Forms:

- ISO
- Surety & Fidelity Association of America (SFAA)

Key and Differentiating Coverages

- Coverage A — Employee dishonesty. Employee Retirement Income Security Act (ERISA) coverage available.
- Coverage B — Forgery or alteration
- Coverage C — Theft, disappearance, and destruction
- Coverage F — Computer fraud
- Coverage H — Premises theft and robbery outside the premises
- Coverage K — Liability for guests' property — Safe deposit box
- Coverage L — Liability for guests' property — Premises
- Coverage O — Public employee dishonesty — Per loss
- Coverage P — Public employee dishonesty — Per employee
- Coverage Q — Robbery and safe burglary

MONOLINE GENERAL LIABILITY

Liberty Mutual's monoline liability product is the perfect solution for small commercial businesses that only need general liability protection. We have industry-specific endorsements available to help protect your clients' businesses.



Industry-Specific Endorsements

- Condominiums
- Contractors
- Food processors
- Garages
- Hotels and motels
- Lessors
- Manufacturers
- Religious organizations
- Restaurants
- Retailers
- Service providers
- Wholesalers

WORKERS COMPENSATION

A well-managed workers compensation program can help reduce medical costs, return employees to work faster, and support a strong bottom line. Liberty Mutual closes workers compensation claims 18 percent faster and at an 11 percent lower cost on average, than our major competitors.*



Optional Endorsements

- Waiver of right to recover from others endorsement
- Voluntary compensation and employer's liability coverage endorsement
- Longshore and harbor workers compensation endorsement (incidental exposures)
- Other states coverage filed in 46 states for eCLIQ

Liberty Mutual has an appetite for small monoline workers compensation policies under \$25,000 in select states and industries.

*Results are determined during 7/1/2016 analysis using calendar year data incorporating most recent Schedule P filings valued as of 12/31/2015. Based on a five-year ultimate average.

UMBRELLA

An umbrella policy provides an extra layer of protection — limits that pick up once a general liability or auto liability limit is exhausted. Our umbrella coverage can help protect clients from the unexpected so they can focus on what really matters: making their business succeed.



Features

- Capacity up to \$10 million
- Competitive pricing
- Minimum underlying limits
 - General liability: \$1,000,000/\$2,000,000
 - Auto liability: \$1,000,000
 - Employer’s liability: \$500,000/\$500,000/\$500,000
- Underlying carriers
 - Auto or employer’s liability: Liberty Mutual companies
 - All other liability underlying policies: Liberty Mutual companies

Key and Differentiating Coverages

- Defense costs in addition to the policy limits
- Worldwide coverage on the same basis as the underlying insurance
- Additional insureds included when required in an insured contract and covered by the scheduled underlying insurance
- Per-location or per-project aggregate included when provided in the scheduled underlying policy
- Drop-down feature is triggered when the primary occurrence limit is exhausted or the aggregate is reduced below occurrence limit
- Waiver of subrogation

AUTOMOBILE

We offer coverage for owned, leased, nonowned, and hired vehicles for both legal liability and physical damage resulting from collisions or other incidents. Drive other car coverage for business drivers without personal auto insurance and loan/lease gap coverage are available as well.



Features

- ISO Form CA 00 01
- Business auto enhancement endorsement form AC 85 01

Key and Differentiating Coverages

- Additional insured by contract, agreement, or permit
- Audio, video, and data electronic equipment including GPS, TVs, OnStar, etc.
- Blanket additional insured
- Employees as insureds
- Fellow employee
- Glass repair — no deductible
- Hired auto loss of use — \$1,000
- Hired auto physical damage — \$50,000
- Loan/lease gap
- Parked auto collision waiver of deductible
- Personal effects — \$600 for those stolen from an auto
- Primary and noncontributory by written contract
- Rental reimbursement — \$75 per day up to 30 days
- Supplementary payments
- Towing and labor — \$75 private passenger type and light trucks; \$150 medium trucks
- Waiver of subrogation by written contract

Industry Expertise

Liberty Mutual Insurance has expertise writing risks and opportunities in a variety of industries. We craft products to meet the particular needs of your clients that reflect the businesses they're in.

The following pages outline preferred classes and risk characteristics to help you identify new opportunities.

We feature coverages that are essential for a typical business within each industry. You'll also find additional coverages that are included as part of our industry-specific endorsements.





CONSTRUCTION

Liberty Mutual Insurance offers coverage tailored to the complex exposures faced by a wide range of construction businesses, from carpenters to painters and electricians.



Preferred Classes of Business*

- ✓ Carpentry
- ✓ Carpet and flooring installation
- ✓ Electrical work
- ✓ Lawn and garden services
- ✓ Painting, papering, plastering, and drywall
- ✓ Heating and air conditioning
- ✓ Terrazzo, tile, marble, mosaic work

*Preference may vary by region.

Preferred Risk Characteristics

Employee driving

- Background checks for all employees with access to company vehicles
- Regular review of driver safety records
- Performs road tests and mitigation training

Employee training

- Regular safety training on job-related topics
- Training content and attendance are documented and maintained.

Materials handling

- Proper materials handling aids such as power buggies, pallet jacks, and four-wheeled carts

Payroll size

- Total payroll preferably exceeds \$100,000 for workers compensation coverage.

Quality control

- Majority of work done per plans and specifications versus self-design
- Inspection process consists of in-house and third-party inspections with designated full-time individuals.
- Written quality control process including tracking of deficiencies

- Supervisors, job site staff, and front-line workers are involved in quality control process.
- “As-built” drawings are collected.

Safety program

- Senior management-supported safety programs
- Full-time safety manager is available to oversee safety efforts and report results.
- Formal safety process is in place during bid process.

Slips and falls

- Limited exposure to working from heights
- Fall protection is required when employees work at heights greater than four (4) feet.
- Receive regular fall protection training
- Work sites kept clear of slip and fall hazards

Storage of flammables

- Incidental quantities of liquids stored in Underwriters Laboratories (UL) listed storage cabinets and dispensed from listed containers

- No fueling of mobile equipment performed on-site or at a fueling station located within 100 feet from buildings or mobile equipment storage with spill containment provided for fuel tanks
- No wood chip or mulch piles located on premises

Subcontractors

- Subcontractor contracts include broad form, hold harmless agreements, and additional insured that is primary, noncontributory.
- Subtiered contracts include identical insurance criteria as required by contract.
- Contract review and negotiations assisted by legal counsel
- Insured has established group of subcontractors.
- Written procedures regarding subcontractors' evaluations

Underground work

- Proper shoring and trenching procedures are followed.
- No work at depths exceeding four (4) feet

Products

✓ **Custom Protector®** — Construction market segment endorsement

✓ **Comprehensive Business Package** — Construction market segment endorsements

✓ **Auto**

✓ **Errors and omissions**

✓ **General liability**

✓ **Inland marine**

✓ **Property**

✓ **Umbrella**

✓ **Workers compensation**

Featured Coverages

Property

Builder's risk — Protection for structures and materials during new construction projects or renovations from start to finish. Soft cost and rental income with a three (3) day waiting period are available, transit limit up to \$1,000,000, and an appetite for high temporary storage limits.

Contractor's amendment of pollution exclusion — Job site — Offer sudden and accidental liability coverage for bodily injury and property damage to tangible property that occurs when a contractor brings pollutants to a job site.

Contractor's equipment — Protection for the equipment used to get the job done on the job site, in storage, and while in transit. Coverage ranges from cranes and earthmovers to small hand tools. Scheduled coverage options ensure owned, rented, or loaned equipment is covered up to the required value.

Employee tools — Tools owned by employees can be protected against loss or damage up to \$10,000 per occurrence and \$1,000 per tool.

Equipment breakdown — Covers damage or loss of core equipment, with extended protection to cover the loss of business income during temporary shutdown, extra expenses to continue in business, utility service interruption, or the lost value of spoiled or contaminated products

Installation — Property intended for installation at a location away from primary business

Off-premises property damage — Coverage for your covered property while it is temporarily away from the described premises. May be extended to include electronic data in transit with limits up to \$50,000.

Liability

Additional insured — Offer blanket additional insured status if required by contract when:

- Work is performed
- Premises are leased
- Permits are issued
- Equipment is leased

Contractor's E&O — Provide coverage against claims for damages because of an insured's contractors errors or omissions. Coverage is provided on a claims-made basis. Limits are available up to \$1,000,000/\$1,000,000.

Construction projects — General aggregate per project: A separate aggregate limit applied to each construction project.

Limited pollution — Pesticide, herbicide or fertilizer: Provide landscape gardeners with limited pollution liability coverage for bodily injury or property damage caused by storage, use, or application of pesticides, herbicides, or fertilizers with this endorsement.

Primary noncontributory — Contractors: Primary and noncontributory coverage to an additional insured when contractually required

Other

Umbrella — Provides coverage above primary limits

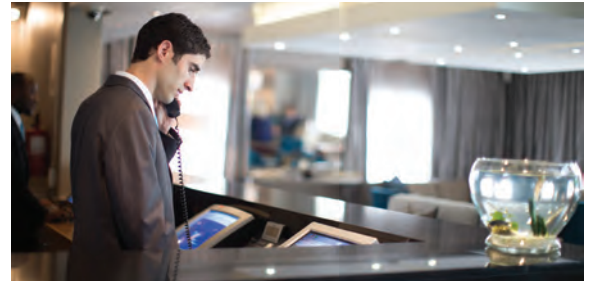
Additional Coverages

- Business income — Dependent properties
- Business personal property — Seasonal increase
- Computer fraud
- Contract penalty
- Equipment leased or rented from others
- Inflation guard — Building
- Leasehold interest
- Mobile communication equipment
- Personal effects and property of others
- Small tools



HOSPITALITY

Liberty Mutual Insurance offers hospitality coverage tailored to protect hotels from the complex risks and exposures they face. From a single, boutique hotel to a portfolio of nationally branded properties, we have the expertise to meet your hospitality clients' needs.



Acceptable Classes of Business*

✓ Hotels

*Preference may vary by region.

Preferred Risk Characteristics

Amenities

- Proper controls are in place for pools, golf courses, restaurants, and other guest amenities.*
- Professional services (e.g., spas, massage therapists, outfitters, etc.) are contracted to a third party with adequate risk transfer.

*Not all amenities are covered. Speak with your territory manager or underwriter for a comprehensive list.

Anti-violence and sexual harassment

- A clear and conspicuous anti-violence and sexual harassment policy is displayed.
- Staff is trained in roles and responsibilities for responding to violence within the workplace or adjacent areas.
- Security personnel and supervisors receive training on response to potential crimes.

Buildings

- Twenty (20) years old or newer

Key issuance

- Employees with guest room access receive training on key card issuance and handling.
- Recordkeeping system that tracks door entry is installed.
- Written protocols address confidentiality of guest names, room numbers, and other details.

Life safety

- Occupancy rate is 70 percent or greater.
- More than 70 percent of premises are equipped with automatic sprinkler system.
- Fire alarms or voice annunciation systems capable of sounding or broadcasting messages in targeted areas or throughout the facility are installed, inspected, and tested regularly.
- Emergency response drills are conducted with local authorities.
- Guest rooms are equipped with carbon monoxide detectors connected to alarm monitoring equipment.

Market segment

- "Flagged" or branded; midscale to luxury; full service

Multipassenger vehicles

- No vehicles with multiclaimant exposure (e.g., 15-passenger vans, buses, limos, taxis, etc.)
- Shuttle services are contracted with an adequately insured third party.

Pest management

- Comprehensive, integrated pest management program based on early detection and treatment of bed bugs
- Written policies direct how to respond to complaints and incidents including quarantining rooms with outbreaks.

Room access

- Guest rooms are accessed via interior corridors only and are secured with electronic door locks operated by reprogrammable key cards.

Room rates

- Average room rate is greater than \$115 per night.



Products

✔ Custom Protector® — Hospitality market segment endorsement

✔ Comprehensive Business Package — Hospitality market segment endorsement

✔ Auto

✔ General liability

✔ Property

✔ Umbrella

✔ Workers compensation

Featured Coverages

Property

Damage to customers' autos — A customer's auto and its contents are covered for loss while left in the care, custody, or control of a hired attendant. Direct and primary limits up to \$30,000 per auto, \$100,000 annual aggregate.

Equipment breakdown — Covers damage or loss of core equipment, with extended protection to cover the loss of business income during temporary shutdown, extra expenses to continue in business, utility service interruption, or the lost value of spoiled or contaminated products

Food contamination and additional advertising expense coverage — If the board of health orders closure of premises because of food contamination, costs to clean equipment and replace contaminated goods are covered. Additional advertising expenses incurred to restore the business's reputation can be covered as well. Limits up to \$50,000 annual aggregate for food contamination expense; limits up to \$5,000 annual aggregate for advertising expense.

Hotel guest inconvenience — Coverage for expenses incurred by persons when prearranged hotel accommodations cannot be honored. Expenses include:

- Costs to secure other hotel accommodations
- Costs to travel from the original hotel to the other hotel
- Prepaid amounts spent for activities away from the original hotel that are lost because of the replacement accommodations

Liability for guests' property and guests' property in safe deposit box — Covers guests' property while it is on premises and under the control of an authorized employee or while it's held in a safe deposit box on premises

Lost key coverage and lock replacement — Covers costs to replace keys, rekey or reprogram locks to accept new keys, or install and program new locks if a master key is lost or damaged

Liability

Bodily injury redefined — Tailored coverage includes an individual's physical injury, sickness, disease (including resultant death), and mental anguish, from an event occurring while on premises.

Each location general aggregate limit — The general aggregate limit can be applied separately to each owned or rented location.

Limited pollution coverage — Limited pollution liability coverage for bodily injury or property damage caused by building maintenance and cleaning materials; pesticides, herbicides or fertilizers; or pool chemicals with our hospitality endorsement

Medical payments — Covers medical expenses regardless of legal liability for injury to a customer on premises. Limits up to \$15,000 per person.

Other

Umbrella — Provides coverage above primary limits

Additional Coverages

- Business income — Dependent and support property
- Computer fraud
- Contract penalty
- Guest emergency evacuation
- Inflation guard — Building
- Leasehold interest
- Loss to pair or set



MANUFACTURING

Liberty Mutual Insurance offers coverage tailored to the complex exposures faced by manufacturers of all types, whether they produce gourmet food products or hand-blown glassware.



Preferred Classes of Business*

- ✓ Food manufacturing
- ✓ Glassware and pottery
- ✓ Hand tools, machinery, and machinery parts
- ✓ Metal goods manufacturing
- ✓ Optical instruments and lenses
- ✓ Pattern manufacturing
- ✓ Plastic goods manufacturing

*Preference may vary by region.

Preferred Risk Characteristics

Building

- Twenty (25) years old or newer
- Noncombustible or better construction
- Adequate sprinkler protection where required that is designed for occupancy; monitored by Underwriters Laboratories-certified central station alarm
- Flammable or combustible substances stored in approved rooms, metal containers, and cabinets or outside the facility
- Approved paint booths with adequate and reliable sprinkler protection and ventilation
- Regularly scheduled cleaning of walls, floors, and horizontal surfaces to minimize dust and oil accumulations

Employee training

- Formal training program is in place with written job descriptions including physical requirements, and written step-by-step procedures on how to perform each job.
- Employees properly licensed and trained for equipment used
- Structured training scheduled for all jobs
- Hiring practices involve leveraging knowledge of experienced hires.

Occupational disease

- Occupational disease exposures documented, evaluated, and maintained
- Material safety data sheets (MSDS) are available for all hazardous substances.
- Adequate ventilation and exhaust systems exist for each workstation.

Personal protective equipment (PPE)

- PPE policies clearly defined and linked to job-specific tasks
- PPE considerations include ventilation and hearing protection.

Product design

- Components manufactured to customer specifications are consistent with areas of expertise and capabilities.
- Signed approval obtained before start of production and any changes
- Company takes proactive, preventive approach to identifying and addressing product hazards at the design phase of product or component through documentation of design review, hazard review, compliance with standards, testing, and engineering changes.

Quality control

- A designated, full-time quality control oversight associate is on staff.
- Records are maintained that allow tracking any alleged defective product through production lot identifiers, date, and time.
- Able to identify comparably affected products (enhancing recall capability) back to the product's component parts, and materials including each component's vendors (manufacturers, suppliers, and distributors)

Risk transfer

- Strong contractual risk transfer practices employ consistent use of the same contract wording, approved by counsel.
- Risk transfer is verified through consistent collection and retention of certificates of insurance showing grants of additional insured status.



Safety program

- Qualified risk manager or safety director on staff
- All employees provided copies of a written safety program at hire
- Formal safety program includes return to work procedures, machine safeguarding policies, and ergonomic programs.
- Ergonomic programs include manager and supervisor support with employee participation on manual materials handling and repetitive motion job design improvements.

Products

- ✔ Custom Protector® — Manufacturers market segment endorsements
- ✔ Comprehensive Business Package — Manufacturers market segment endorsement
- ✔ Auto
- ✔ General liability
- ✔ Property
- ✔ Umbrella
- ✔ Workers compensation

Featured Coverages

Property

Contract penalty — Coverage for penalties due to the failure of timely delivery of a product or service according to contract terms. Limits up to \$25,000 per occurrence.

Equipment breakdown — Covers damage or loss of core equipment, with extended protection to cover the loss of business income during temporary shutdown, extra expenses to continue in business, utility service interruption, or the lost value of spoiled or contaminated products

Manufacturer’s consequential loss assumption — Coverage for lost value of undamaged inventory following catastrophic covered event

Manufacturer’s selling price — Covers the value of finished stock at the selling price less discounts and expenses following a covered event. Included in business personal property limit

Operational replacement cost — manufacturing equipment — We will value processing equipment at the cost to replace the lost or damaged property with new property of comparable function and capacity used to perform the same operation.

Liability

Pollutant cleanup and removal — Cleanup and removal of pollutants released into nearby land or water following a covered event

Product withdrawal expense — Covers associated costs such as notification, shipping, warehousing, and additional personnel following a product recall

Other

Manufacturer’s E&O — Provides coverage against claims for damages because of manufacturing errors and omissions. Coverage is provided on a claims-made basis and is defense within limits. Limits are available up to \$1,000,000/\$1,000,000.

Umbrella — Provides coverage above primary limits

Additional Coverages

Property

- Brands and labels
- Business income — Dependent properties and support property
- Business personal property — Seasonal increase
- Computer fraud
- Contingent transit
- Deferred payments
- Dies, patterns, molds, and forms
- Employees’ tools
- Inflation guard — Building
- Installation
- Leasehold interest
- Loss to pair or set
- Lost key coverage
- Personal effects and property of others
- Precious alloys or metals — Theft



MEDICAL OFFICES

Liberty Mutual Insurance offers coverage tailored to the exposures faced by a wide variety of medical offices, from dentists to psychologists and allergists.



Preferred Classes of Business*

✓ Medical and dental diagnostic laboratories

✓ Offices and clinics of medical doctors, dentists, and chiropractors

✓ Optometrists and ophthalmic goods

*Preference may vary by region.

Preferred Risk Characteristics

Fire protection and detection

- More than 70 percent of property has automatic sprinklers and automatic smoke and heat detection monitored remotely.

Health Insurance Portability and Accountability Act (HIPAA)

- Strong HIPAA controls and regular employee training with refreshers

Patient handling and biohazards

- Documented safe patient handling, biohazard material handling, and infection control programs

Patient transport

- Facility has no responsibility for transporting patients or residents.

Staffing

- Facilities are adequately staffed.
- Experience low employee turnover

Volunteers

- Minimal volunteer use
- Volunteer limited to clerical work
- Volunteer screening and training are same as employee process



Products

- ✔ BOP
- ✔ Custom Protector® — Office market segment endorsement
- ✔ Comprehensive Business Package — Office market segment endorsement
- ✔ Auto
- ✔ General liability
- ✔ Property
- ✔ Umbrella
- ✔ Workers compensation

Featured Coverages

Property

Electronic data — Coverage for loss of electronic data, including systems and software, caused by an accident or error

Equipment breakdown — Covers damage or loss of core equipment, with extended protection to cover the loss of business income during temporary shutdown, extra expenses to continue in business, utility service interruption, or the lost value of spoiled or contaminated products

Medical professional equipment — Covers medical, surgical, and dental equipment, instruments, tools, materials, supplies, journals, and texts wherever located in the coverage territory

Spoilage — Coverage for loss of perishable goods that are owned, or those that are owned by others in the care, custody, or control of the office, due to a lack of or excess power, light, heat, steam, or refrigeration

Valuable papers — We provide coverage

for important business papers such as records, films, and books.

Other

Medical waste legal expense reimbursement — We reimburse for necessary legal expenses incurred by or resulting from defense in a civil suit alleging violation of a law or regulation that governs disposal of medical waste. Limits up to \$50,000.

Umbrella — Provides coverage above primary limits

Additional Coverages

Property

- Computer fraud
- Ordinance or law — Increased period of restoration (business income)



REAL ESTATE

Liberty Mutual Insurance offers coverage tailored to the exposures faced by a wide variety of real estate companies, whether small real estate investment trusts or commercial property managers and office park developers.



Preferred Classes of Business*

✓ Automobile parking

✓ Commercial buildings with office, retail, industrial, and mercantile tenants

✓ Real estate agents and managers

*Preference may vary by region.

Preferred Risk Characteristics

Building age

- Twenty (20) years or newer; older buildings should have updates to roof, plumbing, wiring, and heating/cooling systems.
- No asbestos or lead exposure

Management experience

- Five or more years in business (or equivalent experience among management team)
- Low to moderate turnover of key management positions
- Trade-specific management training on a quarterly basis with structured process of documenting, maintaining, and tracking

Operations

- Owners and managers of office and light industrial properties
- Real estate investment trusts (REITs)
- Low turnover in portfolio of properties
- Limited-to-no attractive nuisances (e.g., ponds, pools, fountains, playground equipment, etc.)

Preferred occupancy

- Commercial office space, hotels, and retail space
- No habitational occupancy

Premises maintenance

- Limited employee-performed maintenance (e.g., ground level light bulb replacement, minor plumbing repairs, carpet cleaning, etc.)
- Limited maintenance work at heights above 10 feet
- Licensed and insured contractors for landscape maintenance, snow and ice removal, building repair and renovation, and other related services with written contracts agreeing to hold harmless and indemnify property owner or manager
- Certificates of insurance (COIs) collected from all contractors; additional insured status on contractor policies.

Security

- Security program appropriate for the type of property, including adequate fire suppression, limited access after-hours, third-party security personnel, and visitor logs
- Operation is not attractive for theft and location does not appear to be in a high crime location.

Vacancy

- No vacant buildings

Products

- ✔ BOP
- ✔ Custom Protector® — Real estate market segment endorsement
- ✔ Comprehensive Business Package — Real estate market segment endorsement
- ✔ Auto
- ✔ Builder's risk
- ✔ General liability
- ✔ Inland marine
- ✔ Property
- ✔ Umbrella
- ✔ Workers compensation

Featured Coverages

Property

Builder's risk — Protection for structures and materials during new construction projects or renovations from start to finish. Soft cost and rental income with a three (3) day waiting period are available, transit limit up to \$1,000,000, and an appetite for high temporary storage limits.

Equipment breakdown — Covers damage or loss of core equipment, with extended protection to cover the loss of business income during temporary shutdown, extra expenses to continue in business, utility service interruption, or the lost value of spoiled or contaminated products

Lost lease coverage — Lessor's interest — Covers any loss a business sustains due to the cancellation of lease contracts by tenants if the reason for cancellation is physical loss or damage to the leased premises by a covered cause of loss. Limit up to \$25,000 per occurrence.

Ordinance or law — If an ordinance or law requires demolition of undamaged parts of a building after a covered loss, we cover the demolition, debris removal, and the increased costs of rebuilding to code. Business income during an extended period of restoration is covered up to 60 days; limits up to building limit for the undamaged portion of the building, and \$200,000 blanket for demolition costs, debris removal, and increased costs of rebuilding to code.

Tenant move back coverage — Covers the costs for moving back tenants who temporarily vacate during repair or reconstruction of a property following a covered loss up to \$25,000 per occurrence

Utility services — Time element — We provide reimbursement for the loss of business income during an interruption in utility services, subject to policy terms.

Liability

Broad form named insured — Broad form coverage protects businesses or other legal entities in which the insured owns an interest of more than 50 percent during the policy period.

Newly formed or additionally acquired entities and newly acquired or constructed property — We protect any newly acquired or formed entities and cover new buildings erected on the designated premises and those acquired at other locations that the insured owns or has a majority interest in. Business income coverage is included up to 60 days, building is covered up to 180 days and \$1,000,000 per location, and business personal property is covered up to 180 days and \$250,000 per location.

Other

Umbrella — Provides coverage above primary limits

Additional Coverages

Property

- Computer fraud
- Employees' tools
- Inflation guard — Building
- Loss to pair or set
- Lost key coverage
- Personal effects and property of others



RELIGIOUS ORGANIZATIONS

Liberty Mutual Insurance offers coverage tailored to religious organizations of varying types and sizes.



Acceptable Class of Business*

✓ Churches or other houses of worship

*Preference may vary by region.

Preferred Risk Characteristics

Operations

- Five hundred (500) or fewer members
- A strong focus on safety
- Affiliation with a parent organization united under a common faith and organized under a legal hierarchy
- No owned camps or foreign mission trips
- Publishing or broadcast activities limited to bulletins or local rebroadcast of services
- Incidental child care services

Occupancy

- 100 percent owner-occupied buildings designed as religious organization facilities

Property

- Thirty (30) years old or newer
- Noncombustible or better construction, protection class 1-6 with central station fire and intrusion alarms.
- Lightning-protected steeples
- Plexiglass-protected stained glass
- Incidental cooking exposure
- Not on historic register

Religious Directors and Officers

- Organization directors and officers elected by members with terms determined via bylaws
- Written bylaws define responsibilities and conduct of officers

Religious Organization Policies and Procedures

- Formal employee and volunteer selection process to include:
 - Application
 - Criminal background check
 - Drug testing
 - Check against sexual offender registry
- Written sexual misconduct policy and guidelines must be communicated to all staff and volunteers
- Facility use agreements in place for occasional use from non-affiliated organizations

Transportation

- None or limited use of vehicles to transport members to religious services
- Risk transfer agreements required for hired auto/coach service
- No 15-passenger vans or busing exposures
- Drivers with clean motor vehicle records (MVR), annual MVR checks
- Drivers between 25 and 70 years of age
- Limited nonowned exposures. Minimum of \$100,000/\$300,000 personal auto limits with annual verification of coverage.



Products

- ✔ Custom Protector® – Religious organizations market segment endorsement
- ✔ Comprehensive Business Package – Religious organizations market segment endorsement
- ✔ Professional Liability
- ✔ Auto
- ✔ General Liability – Religious organizations market segment endorsement bundle
- ✔ Property – Religious organizations market segment endorsement
- ✔ Umbrella
- ✔ Workers Compensation – Limited to employees only
- ✔ Inland Marine

Featured Coverages

Property

Musical instruments – Provides coverage for musical instruments used during the course of a religious organization’s services and programs. Coverage provided within the business personal property limit.

Outdoor property – Definition includes statuary and crosses. Coverage provided up to \$25,000.

Additional building property – Definition to include stained glass windows, steeples, pews, altars, lecterns, clocks, bells and chimes, electronic sound system, and permanently attached organs. Coverage provided within the building limit.

Precious alloys or metals – Coverage for theft of precious alloys or metals increased to \$5,000 per occurrence.

Liability

Religious organization directors and officers liability – Coverage for damages due to insured’s directors’ and officers’ wrongful acts provided on a claims-made basis

Sexual misconduct liability – Provides coverage for liability arising from sexual misconduct on an occurrence or claims-made basis. Innocent Party Defense Expense coverage automatically provided up to a \$1,000,000 aggregate or sexual misconduct liability aggregate limit – whichever is less.

Pastoral counseling professional liability – Coverage for a loss arising out of wrongful acts or omissions committed by the insured, arising out of the performance of professional services for others in the insured’s capacity as a pastoral counselor. Coverage is provided on an occurrence basis.

Medical payments – Covers medical expenses regardless of legal liability for injury. Per person limit of \$15,000.

Property damage extension with voluntary payments – Provides coverage for loss to property of others caused by church operations for which the policy provides liability insurance. Payment is made without regard to fault. Coverage up to \$250 per occurrence, \$5,000 aggregate.

Other

Umbrella – Provides additional limits for coverage above primary limits and may include:

- Religious organization directors and officers
- Sexual misconduct liability
- Pastoral professional
- Crisis management (\$250,000 limit)

Additional Coverages

Property

- Money and securities
- Personal effects and property of others
- Dwelling-related private structures
- Tombstone and monument legal liability

Liability

- Property damage extension with voluntary payments endorsement
- Medical payments – Athletics endorsement
- Each location general aggregate limit endorsement
- Property damage – Customers’ goods endorsement
- Property damage – Borrowed equipment endorsement



RESTAURANTS

Liberty Mutual Insurance offers coverage tailored to the complex exposures faced by restaurants of all types and sizes, from the family-owned deli that's built a dependable clientele over generations to a growing local franchise.



Preferred Classes of Business*

✓ Casual and fine dining

*Preference may vary by region.

Preferred Risk Characteristics

Building age

- Twenty (20) years or newer; older buildings should have updates to roof, plumbing, wiring, and heating/cooling systems.

Cooking operations

- Cooking equipment producing smoke or grease-laden vapors must have an exhaust system protected by an automatic extinguishing system complying with UL300.
- Suppression and ventilating systems, including plenums, exhaust ducts, roof vent, and hood over cooking appliances must be cleaned by independent contractor on a regular basis.

Delivery

- No time-sensitive delivery

Food safety

- All employees trained in ServSafe Food Safety Program (or equivalent training)
- Food storage, preparation, temperature, and cleanliness meet all United States Department of Agriculture (USDA) and Food and Drug Administration (FDA) and applicable health rules.
- No health code violations in previous three (3) years

Food trucks

- No standalone food truck operations
- Food trucks associated with a full-service restaurant are acceptable.

Hours of operation

- Prefer establishments that close by 11:00 p.m. and where alcohol service or bar closes at the same time as the kitchen

Liquor sales

- Liquor sales constituting less than 30 percent of gross sales preferred
- Slightly higher alcohol to food ratio is acceptable if insured is a fine dining establishment where more expensive liquor is sold.
- All servers receive formal training regarding liquor sales.

Years in business

- Minimum of three (3) years under the current ownership and location



Products

- ✓ BOP
- ✓ Custom Protector® — Restaurants market segment endorsement
- ✓ Comprehensive Business Package — Restaurants market segment endorsement
- ✓ Auto
- ✓ Equipment breakdown
- ✓ General liability
- ✓ Inland marine
- ✓ Property
- ✓ Umbrella
- ✓ Workers compensation

Featured Coverages

Property

Damage to customers' autos — Covers damage to a customer's auto and its contents while left in the care, custody, or control of a hired attendant

Equipment breakdown — Covers damage or loss of core equipment, with extended protection to cover the loss of business income during temporary shutdown, extra expenses to continue in business, utility service interruption, or the lost value of spoiled or contaminated products

Food contamination and additional advertising expense — If the board of health orders closure of premises because of food contamination, costs

to clean equipment and replace contaminated goods are covered. Additional advertising expenses incurred to restore the business's reputation can be covered as well. Limits up to \$50,000 annual aggregate for food contamination expense; limits up to \$5,000 annual aggregate for advertising expense.

Loss of refrigeration — We provide coverage for the contents of any refrigerator or cooling equipment owned and used by a business against loss or damage because of equipment failure.

Liability

Liquor liability — Protects insureds that sell or serve alcoholic beverages against liability for damages or injuries for which

they may become legally liable as a result of contributing to a person's intoxication

Medical payments — Covers medical expenses regardless of legal liability for injury to a customer on premises. Limits up to \$15,000 each person.

Valet parking liability — Protects against liability for damage or injury resulting from parking a vehicle not owned, rented, or loaned by the business

Other

Umbrella — Provides coverage above primary limits

Additional Coverages

Property

- Brands and labels
- Business income — Dependent properties and support properties
- Computer fraud
- Contract penalty
- Electronic data processing media — Business income and extra expense
- Inflation guard — Building
- Leasehold interest
- Property in transit



RETAIL

Liberty Mutual Insurance offers coverage tailored to the complex exposures faced by retail businesses of all types, from home furnishings to florists and electronics stores, whether a single local shop or an expanding enterprise.



Preferred Classes of Business*

✔ Gift, novelty, and souvenir shops

✔ Home furnishings stores

✔ Miscellaneous apparel and accessory stores

✔ Music and consumer electronics

✔ Shoe stores

✔ Sporting goods stores

*Preference may vary by region.

Preferred Risk Characteristics

Delivery and installation

- Limited delivery and installation

Product recall

- Records are maintained that allow tracking any alleged defective product through production lot identifiers, date, and time.
- Able to identify comparably affected products (enhancing recall capability) back to the product's component parts, and materials including each component's vendors (manufacturers, suppliers, and distributors)

Quality control

- Prefer no private label brands and no repackaging
- Prefer no sales of secondhand or used material

Shoplifting procedures

- Staff trained at hire and through refresher courses on protocols and procedures for:
 - Suspected unarmed shoplifters
 - Discrimination issues
- Proper signage, mirrors, electronic sensor devices are in place.
- Business uses professional security with hold harmless and indemnification provisions.
- Uses local police as appropriate

Slips and falls

- Slip-resistant floor treatments are placed in appropriate areas.
- Stairs, ramps, and floor elevation changes are clearly marked and equipped with sturdy handrails and nonslip treads.
- Restrooms are maintained on a regular, documented cleaning schedule.

Stockroom security

- Merchandise is stored in secured stockrooms.
- Inventory is checked, monitored, and audited weekly.
- Burglar alarms are preferred when total value is more than \$500,000.

Products

- ✓ BOP
 - ✓ Custom Protector® — Retail market segment endorsement
 - ✓ Comprehensive Business Package — Retail market segment endorsement
- ✓ Auto
 - ✓ General liability
 - ✓ Inland marine
 - ✓ Property
- ✓ Umbrella
 - ✓ Workers compensation

Featured Coverages

Property

Brands and labels — Covers the cost to remove labeling from goods damaged by a covered loss that are sold as salvage

Business income — Protection for the loss of net income following covered events

Equipment breakdown — Covers damage or loss of core equipment, with extended protection to cover the loss of business income during temporary shutdown, extra expenses to continue in business, utility service interruption, or the lost value of spoiled or contaminated products

Liability

Medical payments — Covers medical expenses regardless of legal liability for injury to a customer on premises. Limits up to \$15,000 per person.

Product recall — Product recalls can wreak havoc on a retailer's income stream and reputation. We'll help your client get back on track by covering associated costs such as notification, shipping, warehousing, and additional personnel. Limits up to \$50,000 aggregate.

Other

Umbrella — We can provide coverage above primary limits in the event of a disastrous incident or occurrence.

Additional Coverages

Property

- Business income from support property
- Business personal property seasonal increase
- Computer fraud
- Contract penalty
- Damage to customers' autos
- Deferred payments
- Employees' tools
- Leasehold interest
- Lost key coverage
- Personal effects and property of others



SERVICE BUSINESSES

Liberty Mutual Insurance offers coverage tailored to the exposures faced by a wide variety of service businesses, from photographers, barber shops, and beauty salons to architects and lawyers.



Preferred Classes of Business*

- ✓ Advertising agencies
- ✓ Beauty and barber shops
- ✓ Building maintenance services
- ✓ Engineering services
- ✓ Frame stores
- ✓ Interior and window display decorators
- ✓ Legal services
- ✓ Locksmiths
- ✓ Management services
- ✓ Photographers
- ✓ Shipping and packing services

*Preference may vary by region.

Preferred Risk Characteristics

Buildings

- Twenty (20) years old or newer

Chemical safety

- Chemical safety procedures in place, when appropriate, that include:
 - Safe handling
 - Chemical use
 - Labeling
 - MSDSs

Employee training

- Employees receive formal safety training at hire and at least quarterly on:
 - Procedural guidelines
 - Chemical safety procedures
 - Work zone controls

Material handling and manual lifting

- Ergonomic programs to reduce repetitive motion injuries include:
 - Safe handling of barrels, carts, trash bags, and buckets
 - Mechanical handling equipment for moving furniture
 - Safe lifting training
 - Two-person lift requirements
 - Safe housekeeping and floor cleaning procedures

Personal protective equipment (PPE)

- PPE policies are clearly defined and linked to job-specific tasks.
- PPE considerations include ventilation and hearing protection.

Quality control

- Formal quality control program, with dedicated full-time employee who documents completion of work as it progresses

Years in business

- Three year minimum



Products

✔ BOP

✔ Custom Protector® — Service providers market segment endorsement

✔ Comprehensive Business Package — Service providers market segment endorsement

✔ Auto

✔ General liability

✔ Property

✔ Umbrella

✔ Workers compensation

Featured Coverages

Property

Employees' tools — Tools owned by employees can be protected against loss or damage up to \$10,000 per occurrence and \$1,000 per tool.

Goodwill replacement valuation endorsement — Provides replacement cost coverage for loss or damage to goods placed into a service provider's hands

Money and securities — We offer coverage for the loss of money and securities due to theft, disappearance, or destruction.

Unexplained loss or mysterious disappearance — We provide coverage

for the unexplained loss or mysterious disappearance of customers' goods in possession of the insured.

Liability

Medical payments — Covers medical expenses regardless of legal liability for injury to a customer on premises. Limits up to \$15,000 each person.

Other

Barbers and styling salon professional liability endorsement — For barber shops and salons, we offer coverage should a product or process cause an unexpected injury to a patron.

Dry cleaners endorsement — For dry cleaning businesses, we offer coverage for customers' goods while in their care, custody, and control for laundry, repairing, or pressing, and even while in transit.

Photography endorsement — For photographers, we offer protection for photographic equipment used in business, but owned by employees. We protect owned photographic equipment while in use off-premises at whatever event or session might be photographed, be it a wedding, school function, fashion show, news story, or other event.

Umbrella — Provides coverage above primary limits

Additional Coverages

Property

- Brands and labels
- Business income — Dependent property and support property
- Business personal property — Seasonal increase
- Computer fraud
- Contract penalty
- Customer loss
- Inflation guard — Building
- Leasehold interest
- Lost key coverage
- Personal effects and property of others



WHOLESALE

Liberty Mutual Insurance offers coverage tailored to the complex exposures faced by wholesalers of all types, whether suppliers of lighting fixtures or distributors of printer paper.



Preferred Classes of Business*

- ✓ Beer and ale
- ✓ Books and periodicals
- ✓ Clothing and accessories
- ✓ Electrical goods
- ✓ Footwear
- ✓ Groceries
- ✓ Hardware, plumbing, and heating
- ✓ Home furnishings
- ✓ Laboratory and scientific equipment supply
- ✓ Motor vehicle supplies and new parts - excluding tire storage
- ✓ Office equipment

*Preference may vary by region.

Preferred Risk Characteristics

Material handling

- Proper material handling practices used in both on-site and delivery operations

Private label

- No private label brands
- No assembly or repackaging
- No service or repair operations
- Insured is purely a distributor

Product origin

- All products manufactured in the U.S.
- Come from reputable companies unlikely to leave the marketplace in the future
- For products manufactured abroad, manufacturer has strong U.S. presence

Product recall

- All product components are traceable.
- A formal recall program exists for all key production and supply tasks.
- Consistent system for inventory checks and balances; verification of product age, turnover rate, and expired items that pose higher risk.

Property

- Automatic sprinkler protection that is adequate for the occupancy and commodities being stored
- Inventory includes items with low to medium combustibility and susceptibility to the effects of heat, smoke, and/or water.
- Warehousing of commodities is done using appropriate storage arrangements.
- Inventory does not contain stock for which it is difficult to establish values.

Safe driving program

- Includes clear goals and objectives
- Employs in-vehicle technology to monitor driver behaviors, determine vehicle location, track fuel mileage, and identify maintenance issues
- Vehicles inspected daily; inspection reports are monitored, and action is taken if indicated.
- Vehicle maintenance performed by qualified individuals, with records kept of vehicle conditions

Products

- ✓ BOP
- ✓ Custom Protector® — Wholesale market segment endorsement
- ✓ Comprehensive Business Package — Wholesale market segment endorsement
- ✓ Auto
- ✓ General liability
- ✓ Inland marine
- ✓ Property
- ✓ Umbrella
- ✓ Workers compensation

Featured Coverages

Property

Business income — Support properties — Coverage for loss of business income sustained because of physical loss of or damage to property owned by others

Contract penalty — Covers failure to deliver in a timely manner resulting from a covered cause of loss if required by contract. Limits up to \$25,000 per occurrence.

Equipment breakdown — Covers damage or loss of core equipment, with extended protection to cover the loss of business income during temporary shutdown, extra expenses to continue in business, utility service interruption, or the lost value of spoiled or contaminated products

Motor truck cargo and transportation

— Coverage for property of others, others transporting property of the insured, or when transporting their own property

Liability

Additional insured blanket vendors — The definition of insured is amended to include any person or organization that your client adds as an additional insured in a written contract or written agreement, with respect to bodily injury or property damage arising out of your client's products, which are distributed or sold by their vendors.

Product withdrawal expense — Covers associated costs such as notification, shipping, warehousing, and additional personnel following a product recall

Other

Umbrella — Provides coverage above primary limits

Additional Coverages

Property

- Brands and labels
- Business personal property — Seasonal increase
- Computer fraud
- Contingent transit
- Deferred payments
- Employees' tools
- Inflation guard — Building
- Leasehold interest
- Personal effects and property of others

Services: How We Help Agents Succeed

Our commitment to helping you succeed includes online tools, services, and expertise to save time, respond to client and prospect questions, and manage your agency operations efficiently. You can choose from a variety of options and customize your online experience with Liberty Mutual. Work your way.





Agents' Portal

Think of it as command central: your secure path to find what you need when you need it. Agent self-service capabilities are available 24/7 through our Agents' Portal. Here, you can access:

- Online quoting with eCLIQ and risk prequalification with SmartNav™
- Recent activity and enroll to receive email notifications
- Policy delivery preferences (paper or digital) for our policyholders and for yourself
- Easy account billing, including multiple policies on the same statement
- Claims, including claim adjuster notes
- Agency production reports and commission statements
- Resources to write business, including forms, manuals, and more
- Marketing resources, including co-branded brochures, ads, and logo usage guidelines



Commercial Lines Download

Our goal is to make working with us as seamless as possible. That's why we offer download for all lines of business in eCLIQ that's compatible with the Vertafore and Applied Systems agency platforms, plus more than 35 agency management systems. It's vendor-certified, ACORD®-compliant, and kind to your management system's existing data.

- Download policy information to your agency management system from eCLIQ
- Manage billing accounts
- Save time and increase accuracy by not having to rekey information



Agency Notifications

ACORD eDocs and messages allow your agency management system to receive PDF copies of policies, certain billing notices, and claims updates. It's simple and convenient — a real timesaver.

- Sends you PDF attachments that are identical to printed copies
- Supports paperless office initiatives — no need to scan and index paper
- Seamlessly integrates with your agency management system



ePolicy Delivery

Who needs paper? With electronic policy delivery your clients can get their policy documents faster and more conveniently than ever; and you save on administrative time and costs.

- Enroll Liberty Mutual policyholders via eCLIQ or through the Agents' Portal with Policy Delivery Preference Management
- Policyholders can register through mybusinessonline.libertymutual.com
- Policyholders can opt out at any time



Policyholder Self-Service

It's a digital world, and your small business clients expect to conduct business online. With our account self-service, you can deliver.

At mybusinessonline.libertymutual.com your clients can:

- Pay bills online quickly and easily
- Access and print policy documents and review activity
- View details of auto, liability, property, and workers compensation claims
- Find valuable safety and risk prevention information at Liberty Mutual SafetyNet™



Small Business Service Center

Meeting new prospects, learning about their needs, discussing the products you can offer — it's all part of keeping your business growing. But success takes a lot of time and energy. Liberty Mutual can help, through our Small Business Service Center.

When you put our licensed, best-and-brightest small business professionals to work for your agency and your clients, you can count on:

- **Branding** — We'll use your agency's name in all interactions with your prospects and clients.
- **Business Made Easy** — You'll continue your relationship with a local underwriter to help evaluate new business prospects that are the right fit for your agency and Liberty Mutual.
- **Flexibility** — You select the accounts you want us to handle, and we give you the flexibility to manage the personal relationships you've worked hard to establish.
- **Superior Service** — Our professionals provide your clients with the same kind of fast, efficient, and courteous service they expect from your agency with extended business hours: Monday through Friday, 8:00 a.m. – 9:00 p.m. Multilingual capabilities are available.
- **Effective Delivery** — We ensure timely and transparent communications with your clients, including:
 - Certificates of insurance and auto ID cards
 - Email responses within 24 hours
 - Prerenewal calls on accounts over \$10,000
 - Prompt quotes, follow-ups, and referrals back to you if a prospect doesn't fit our appetite
- **Sales Support** — Our professionals are trained to address the insurance needs of small businesses, and can support your efforts to close prospects.

More than **90 percent** of policyholders are satisfied with our Small Business Service Center. Because we want even higher levels of satisfaction, we're continuously looking for ways to improve our operations.*

*1,580 respondents from May 2014-March 2015



Risk Control

No one wants to experience an accident or loss — especially one that could have been prevented. Liberty Mutual risk control consultants can help your clients identify and reduce risks to their businesses — among employees, on their property, and in their operations. Practical and easy-to-implement recommendations can help keep their businesses running safely and smoothly. We offer risk control services that suit your clients:



Online: Customers can get risk control information when they need it. [Liberty Mutual SafetyNet](#) is a free, one-stop destination for tools, training, and resources to improve workplace safety, protect property, and prevent accidents. Your clients have exclusive access.



By Phone: Risk control expertise, including industry specialists, is just a phone call or email away. Consultants can answer your safety questions, provide technical guidance, and make recommendations to help your clients prevent and control losses through a flexible array of solutions.



In-Person and Online Training: You and your clients can sign up for beginner, intermediate, and advanced classroom or virtual sessions on everything from specific loss areas to risk reduction program elements. These include our industry-leading safety and accident prevention webinars and seminars. Participation in open forums encourages sharing issues and solutions with others.



Claims

We know claims don't happen often, but when they do, you want partners who are knowledgeable and responsive. Our claims team is focused on getting your clients back up and running following a loss, protecting their operations, and returning injured workers to the job as soon as medically appropriate.

Four core principles guide our claims operations:

We do what's right

- We treat everyone as we expect to be treated.
- We build relationships with our agents, brokers, and customers.
- We resolve claims expeditiously, with a focus on high-quality outcomes.

We provide solutions

- We advocate for our customers.
- We understand the complexities of insurance and provide direction.
- We strategically engage resources to resolve claims.

We're there when we're needed

- We are highly responsive, empathetic, and helpful.
- We explain the entire claims process and follow through on all commitments.
- If a breakdown in service happens, we resolve it quickly.

We make things easy

- We communicate our claims process in clear, concise terms that everyone understands.
- We provide timely, thorough updates on the status of claims to all involved.
- We work collaboratively with our business partners.

Appendix

A more in-depth look into the eCLIQ product set

Lines of Business

Package Policies
Business Owner's Policy
Custom Protector®
Comprehensive Business Package
General Liability
Umbrella
Automobile

Endorsements

Cyber Insurance for Business Owner's Policy (BOP)
Data Security
Contractor's Errors and Omissions
Manufacturer's Errors and Omissions
Miscellaneous Professional Liability



Business Owner's Policy (BOP)

eCLIQ® Product Highlights

Our BOP bundles property and liability coverages for more than 340 classes into a single policy. With this fundamental package, you can customize coverage to meet the specific needs of each eligible small business client.

Criteria	Qualification
Gross annual sales per location	\$8,500,000
Total building square footage	Up to 100,000 square feet for office buildings Up to 35,000 square feet for retail, service, or wholesale occupancies
Maximum number of stories — building	Frame — four stories All other construction — six stories
Values	100 percent Replacement Cost Value

Coverage Description	Property Endorsement (Core) BP 88 19 – Coastal Default	Property Extension Endorsement (Base) BP 79 19 – Default	Property Plus Extension Endorsement (Plus) BP 82 42 – Optional
Premium	None	\$8 per year	Varies by state: \$225, \$250, or \$275
Accounts Receivable	\$35,000 on-premises; \$5,000 off-premises	\$35,000 on-premises; \$5,000 off-premises	\$100,000 on-premises; \$5,000 off-premises
Brands and Labels	Included in business personal property limit	Included in business personal property limit	Included in business personal property limit
Business Income and Extra Expense	12 months — Actual loss sustained ordinary payroll — no limitation Business Income — 72-hour waiting period	12 months; can be increased to 24 months — Actual loss sustained ordinary payroll — no limitation Business Income — 24-hour waiting period.	12 months; can be increased to 24 months — Actual loss sustained ordinary payroll — no limitation Business Income — 24-hour waiting period.
Business Income — Dependent Properties	Lesser of \$50,000 or 30 days	Lesser of \$50,000 or 30 days	Lesser of \$50,000 or 30 days
Business Income — Off-Premises Power Failure	\$10,000; 24-hour waiting period	\$25,000; 24-hour waiting period	\$25,000; 24-hour waiting period
Business Income — Newly Acquired Locations	\$250,000 per location; 60 days maximum	\$250,000 per location; 60 days maximum	\$250,000 per location; 60 days maximum
Cellular Phones and PDAs	\$1,000; \$50 deductible	\$1,000; \$50 deductible	\$1,000; \$50 deductible
Computer Equipment	\$25,000	\$25,000	\$25,000
Consequential Loss to Stock	Included in business personal property limit	Included in business personal property limit	Included in business personal property limit
Distance from Premises	1,000 feet	1,000 feet	1,000 feet
Electronic Data	\$25,000	\$25,000	\$25,000
Employee Dishonesty	\$25,000	\$25,000	\$50,000
Employee Dishonesty — Theft of Client's Property	\$5,000; \$250 deductible	\$5,000; \$250 deductible	\$5,000; \$250 deductible
Employee Tools	\$25,000	\$25,000	\$50,000
ERISA			\$35,000

Coverage Description	Property Endorsement (Core) BP 88 19 – Coastal Default	Property Extension Endorsement (Base) BP 79 19 – Default	Property Plus Extension Endorsement (Plus) BP 82 42 – Optional
Premium	None	\$8 per year	Varies by state: \$225, \$250, or \$275
Fine Arts — Including stained glass	\$10,000	\$10,000	\$25,000
Fire Department Service Charge	\$15,000	\$15,000	\$15,000
Fire Extinguisher Systems Recharge Expense	\$15,000	\$15,000	\$15,000
Forgery or Alteration	\$25,000 or follows the Employee Dishonesty limit	\$25,000 or follows the Employee Dishonesty limit	\$50,000 or follows the Employee Dishonesty limit
Fragile Articles Breakage Limitation — All covered causes of loss	\$5,000	\$5,000	\$5,000
Glass — Including lettering or ornamentation	Included	Included	Included
Glass Expenses — To install temporary plates, repair or replace encasing frames, and remove obstructions	Included	Included	Included
Leased Building Property	\$5,000	\$5,000	\$25,000
Lock Replacement — Due to theft of door keys	Actual loss sustained	Actual loss sustained	Actual loss sustained
Loss Adjustment Expenses	\$5,000	\$5,000	\$5,000
Money and Securities	\$10,000 on-premises; \$5,000 off-premises	\$10,000 on-premises; \$5,000 off-premises	\$25,000 on-premises; \$25,000 off-premises
Money Orders and Counterfeit Money	\$10,000	\$10,000	\$15,000
Newly Acquired or Constructed Property	\$1,000,000 building \$500,000 business personal property 180 days	\$1,000,000 building \$500,000 business personal property 180 days	\$1,000,000 building \$500,000 business personal property 180 days
Ordinance or Law — 1. Undamaged Part 2. Demolition and Debris Removal 3. Increased Cost of Construction	\$50,000 combined limit for 2 and 3 only; 1 not included	1 — Included in building limit; 2 and 3 — \$150,000 combined limit	1 — Included in building limit; 2 and 3 — \$150,000 combined limit
Outdoor Property — Any covered cause of loss	\$10,000; \$1,000 maximum per tree, plant, or shrub	\$25,000; \$1,000 maximum per tree, plant, or shrub	\$25,000; \$1,000 maximum per tree, plant, or shrub
Outdoor Signs — Attached and detached	\$10,000	\$25,000	\$25,000
Personal Effects — Excluding tools and theft	\$15,000	\$15,000	\$15,000
Personal Property Off-Premises — Including transit	\$25,000	\$25,000	\$50,000
Preservation of Property	60 days	60 days	60 days
Reward — Arson or theft loss	\$10,000	\$10,000	\$10,000
Salesperson's Samples			\$10,000
Seasonal Increase	33 percent	33 percent	33 percent
Tenant Improvements and Betterments — Damaged and undamaged	Included in business personal property limit	Included in business personal property limit	Included in business personal property limit
Valuable Papers	\$25,000 on-premises; \$10,000 off-premises	\$25,000 on-premises; \$10,000 off-premises	\$50,000 on-premises; \$10,000 off-premises
Water Backup and Sump Overflow	\$25,000 per location	\$25,000 per location	\$25,000 per location

Additional Property Coverage:

Equipment Breakdown

BP 82 37 – Included. Perils insured against: mechanical breakdown, artificially generated electric current including arcing, and steam explosion

Additional coverage:	
• Hazardous Substances	\$50,000
• Expediting Expense	Included
• Ammonia Contamination	\$50,000
• Spoilage	\$50,000
• Data Restoration	\$50,000
• Service Interruption	Included

Identity Theft Administrative Services and Expense

BP 88 77 – Included; may be removed

Identity Theft Administrative Services	12 consecutive months; no deductible
Identity Theft Expense Reimbursement \$250 deductible	\$25,000 annual aggregate, including: <ul style="list-style-type: none"> • \$5,000 for advertising expenses to restore the reputation of the a business • Costs for notarizing affidavits, certified mail, obtaining credit reports • Lost income — \$250 per day; \$5,000 maximum

Optional Coverage:

Property Supplemental Limits Bundle

BP 88 71 – Optional and in addition to coverage provided by Core, Base, and Plus endorsements

Premium	\$100
Blanket limit covering: <ul style="list-style-type: none"> • Computer Equipment • Debris Removal • Electronic Data • Interruption of Computer Operations • Pollutant Cleanup and Removal • Property Off-Premises • Reward 	\$100,000

Cyber Insurance

Data Compromise

Premium: tier determined by primary class code	Tier 1 = \$77, Tier 2 = \$103, Tier 3 = \$129
	\$50,000 annual aggregate including: <ul style="list-style-type: none"> • Legal and Forensic IT Review — \$5,000 • Public Relations Services — \$5,000 • \$500 deductible
CyberOne™ — available only with Data Compromise	
Premium	\$104
Data Compromise Defense and Liability	\$50,000 <ul style="list-style-type: none"> • Defense costs inside limit of liability • \$500 deductible each suit
Computer Attack	\$50,000 <ul style="list-style-type: none"> • Data and system restoration costs • \$5,000 deductible per occurrence

Liability Extension Endorsement

BP 79 96 07 13 – Automatically included

Abuse of Process	Included in Personal and Advertising Injury definition
Aggregate Limits	Apply per location; per project
Blanket Additional Insureds — When required by written contract or agreement	Premises and operations only
Cost of Bail Bonds	\$3,000
Broadened Coverage for Damage to Premises Rented to You	Applies to covered property damage up to limit of liability
Incidental Medical Malpractice	Included
Loss of Earnings	Up to \$500 per day
Newly Acquired or Formed Organizations	180 days

Miscellaneous Coverage

Bailee's	Optional limits of \$25,000 up to \$100,000
Medical Payments — Automatically included	\$15,000
Employment-Related Practices BP 82 46 06 09 — Optional coverage for risks with no more than 50 employees, and may be limited to 15 employees in some regions, and no more than three national franchise locations	Optional limits of \$10,000 up to \$1,000,000

Custom Protector[®]

eCLIQ[®] Product Highlights

Custom Protector is the package product that will be the choice for much of the business you write — and will significantly enhance your ability to write it. With industry-specific property and liability endorsements, Custom Protector is a perfect fit for businesses that require more coverage than BOP can provide, but aren't ready for more complex products.

*Custom Protector Core Endorsement (CP 90 00)	
Debris Removal	\$25,000
Ordinance or Law	Coverage A Building Limit; Blanket B & C \$100,000 maximum
Outdoor Property	\$10,000; \$1,000 maximum per tree, plant, or shrub
Outdoor Signs	\$10,000; attached and detached

Custom Protector Property Plus Endorsement — CP 91 42

Accounts Receivable, Electronic Data, Valuable Papers	\$200,000 blanket limit; \$10,000 each off-premises
Additional Covered Property	Foundations, bridges, paved surfaces, patios, walkways, and retaining walls not used to hold water
Appurtenant Structures	\$50,000 buildings; \$5,000 business personal property
Backup of Sewers or Drains	\$25,000
Business Income	\$25,000 actual loss sustained; 72-hour waiting period
Business Income — Newly Acquired Locations	\$250,000; 180 days
Business Income — Utility Services	\$25,000; no above-ground lines
Cell Phones	\$1,000; \$50 deductible
Computer Equipment	\$50,000, including laptops
Debris Removal *	\$50,000
Distance from Premises	1,000 feet
Employee Dishonesty	\$50,000
Employee Tools	\$25,000 for tools used in your business
Extra Expense	\$25,000; no waiting period
Fine Arts	\$25,000
Fire Department Service Charge	\$25,000
Fire Protective Devices Recharge	\$25,000
Forgery or Alteration	\$50,000
Inventory and Appraisal	\$10,000
Loss of Refrigeration	\$25,000
Lost Key; Lock Replacement	\$10,000 each
Money and Securities	\$25,000 inside and outside
Money Orders and Counterfeit Paper Currency	\$25,000
Newly Acquired or Constructed Property	\$1,000,000 buildings; \$500,000 business personal property; 180 days
Off-Premises Services Interruption Direct Damage	\$25,000; no above-ground lines
Ordinance or Law *	A — Building limit; B & C — \$200,000 maximum
Outdoor Property *	\$25,000; \$1000 maximum per tree, plant, or shrub
Outdoor Signs *	\$25,000; attached and detached
Personal Effects — Property of Others	\$15,000
Pollutant Cleanup	\$50,000
Property Off-Premises Including Transit	\$50,000
Real Property of Others	\$25,000 including doors and glass
Reward	\$25,000
Seasonal Increase	33 percent
Additional coverage automatically included: Equipment Breakdown CP 72 97 Identity Theft Expense CP 91 32 - \$25,000 per theft; \$100,000 aggregate	

General Liability Extension Endorsement — CG 88 10

Blanket Additional Insured — Premises, ongoing operations, leased equipment, and permits	Included when required by written contract, agreement, or permit
Bodily Injury Redefined	Included
Cost of Bail Bonds	\$3,000
Damage to Premises Rented to You — Real and Personal Property	Covers expanded perils, including fire, lightning, explosion, smoke, or leakage from automatic fire protection system
Failure to Disclose Hazards and Prior Occurrences	Included
Fellow Employee Extension — Management Employees	Included
Incidental Medical Malpractice	Included
Knowledge of Occurrence	Included
Liberalization Clause	Included
Loss of Earnings	\$500 per day
Medical Payments Extension — Incurred and Reported	Three years; system default limit \$15,000
Newly Formed or Acquired Organizations	Included
Nonowned Aircraft	Included
Nonowned Watercraft	Less than 52 feet
Primary and Noncontributory	Included
Property Damage from Elevators (other than vehicle hoists)	Included
Waiver of Transfer of Rights Required by Written Contract	Included

Custom Protector (CPSP) Market Segment Endorsements

Condominiums

Property — CP 90 10

Computer Fraud	\$25,000
Loss to Pair or Set	Included
Lost Lease — Lessor's Interest	\$25,000
Ordinance or Law — Increased Period of Restoration — Business Income	60 days
Personal Effects and Property of Others	\$25,000
Tenant Move Back	\$25,000

General Liability

Medical Payments — \$15,000	Included
CG 88 60 — Aggregate per location	Included
CG 88 61 — Property Damage — Customers' Goods On-premises	Included
CG 88 66 — Property Damage Borrowed Equipment	Included

Contractors

Property — CP 91 00

Business Income — Dependent Property	\$50,000
Computer Fraud	\$25,000
Installation	\$15,000
Leasehold Interest	\$25,000
Loss to Pair or Set	Included
Personal Effects and Property of Others	\$25,000

General Liability

Medical Payments — \$15,000	Included
CG 88 60 — Aggregate per location	Included
CG 88 65 — Voluntary Property Damage — \$5,000 per occurrence; \$25,000 annual aggregate	Included

Custom Protector (CPSP) Market Segment Endorsements, Cont'd...

CG 88 67 — Property Damage Borrowed Equipment — \$100,000 limit	Included
CG 88 70 — Construction Projects — aggregate per project	Included
CG 88 72 — Off-premises property damage including care, custody, or control	Included
CG 88 80 — Property Damage Customers' Goods On-premises — \$100,000 limit	Included

Food Processors

Property — CP 91 20

Brands and Labels	Included
Business Income — Dependent Property	\$50,000
Computer Fraud	\$25,000
Contingent Transit	\$25,000
Contract Penalty	\$25,000
Deferred Payments	\$25,000
Leasehold Interest	\$25,000
Loss to Pair or Set	Included
Manufacturer's Selling Price	Included
Operational Replacement Cost — Manufacturing Equipment	Included
Personal Effects and Property of Others	\$25,000

General Liability

Medical Payments — \$15,000	Included
CG 88 60 — Aggregate per location	Included
CG 88 61 — Property Damage — Customers' Goods On-premises	Included
CG 88 62 — Blanket Additional Insured — Vendors	Included
CG 88 66 — Property Damage Borrowed Equipment	Included

Garages

Property — CP 91 10

Business Income — Dependent Property	\$50,000
Computer Fraud	\$25,000
Contract Penalty	\$25,000
Damage to Specified Leased Property	\$10,000
Garagekeepers (Primary)	\$100,000
Gas Tanks, Pumps, and Equipment	Covered as building
Leasehold Interest	\$25,000

General Liability

Medical Payments — \$15,000	Included
CG 88 67 — Property Damage Borrowed Equipment — \$100,000 limit	Included
CG 88 74 — Auto Services Professional Liability — \$5,000 per occurrence; \$25,000 annual aggregate	Included

Hotels/Motels

Property — CP 90 90

Business Income — Dependent Property	\$50,000
Computer Fraud	\$25,000
Damage to Customers' Autos — Valet Parking	\$30,000 per auto; \$100,000 maximum
Food Contamination	\$50,000
Food Contamination Additional Advertising Expense	\$5,000
Guest Emergency Evacuation Expense	\$10,000
Guest Property	\$5,000 each; \$25,000 maximum
Loss to Pair or Set	Included

Custom Protector (CPSP) Market Segment Endorsements, Cont'd...

Lost Lease — Lessor's Interest	\$25,000
General Liability	
Medical Payments — \$15,000	Included
CG 88 60 — Aggregate per location	Included
CG 88 61 — Property Damage — Customers' Goods On-premises	Included
CG 88 66 — Property Damage Borrowed Equipment	Included

Manufacturers

Property — CP 90 20

Brands and Labels	Included
Business Income — Dependent Property	\$50,000
Computer Fraud	\$25,000
Contingent Transit	\$25,000
Contract Penalty	\$25,000
Deferred Payments	\$25,000
Dies, Patterns, Molds, and Forms	Included in BPP
Leasehold Interest	\$25,000
Loss to Pair or Set	Included
Manufacturer's Consequential Loss	\$100,000
Manufacturer's Selling Price	Included
Operational Replacement Cost — Manufacturing Equipment	Included
Personal Effects and Property of Others	\$25,000
Precious Alloys or Metals	\$5,000

General Liability

Medical Payments — \$15,000	Included
CG 88 60 — Aggregate per location	Included
CG 88 61 — Property Damage — Customers' Goods On-premises	Included
CG 88 62 — Blanket Additional Insured — Vendors	Included
CG 88 66 — Property Damage Borrowed Equipment	Included
CG 04 36 — Limited Product Withdrawal	Included

Offices/Lessors

Property — CP 90 40

Computer Fraud	\$25,000
Loss to Pair or Set	Included
Lost Lease — Lessor's Interest	\$25,000
Ordinance or Law — Increased Period of Restoration — Business Income	60 days
Personal Effects and Property of Others	\$25,000
Tenant Move Back	\$25,000

General Liability

Medical Payments — \$15,000	Included
CG 88 60 — Aggregate per location	Included
CG 88 61 — Property Damage — Customers' Goods On-premises	Included
CG 88 66 — Property Damage Borrowed Equipment	Included

Religious Organizations

Property — CP 90 50

Computer Fraud	\$25,000
----------------	----------

Custom Protector (CPSP) Market Segment Endorsements, Cont'd...

Contract Penalty	\$25,000
Food Contamination	\$50,000
Food Contamination Additional Advertising Expense	\$5,000
Leasehold Interest	\$25,000
Loss to Pair or Set	Included
Musical Instruments	Included
Outdoor Property — Statuary and Crosses	Included
Personal Effects and Property of Others	\$25,000
Precious Alloys or Metals	\$5,000
General Liability	
Medical Payments — \$15,000	Included
CG 88 60 — Aggregate per location	Included
CG 88 61 — Property Damage — Customers' Goods On-premises	Included
CG 88 64 — Religious Voluntary Property Damage — \$250 per occurrence; \$5,000 annual aggregate	Included
CG 88 66 — Property Damage Borrowed Equipment	Included

Restaurants

Property — CP 90 30

Brands and Labels	Included
Business Income — Dependent Property	\$50,000
Computer Fraud	\$25,000
Contract Penalty	\$25,000
Damage to Customers' Autos — Valet Parking	\$30,000 per auto; \$100,000 maximum
Food Contamination	\$50,000
Food Contamination Additional Advertising Expense	\$5,000
Leasehold Interest	\$25,000
Loss to Pair or Set	Included

General Liability

Medical Payments — \$15,000	Included
CG 88 60 — Aggregate per location	Included
CG 88 61 — Property Damage — Customers' Goods On-premises	Included
CG 88 63 — Valet Parking Liability Endorsement	Included
CG 88 66 — Property Damage Borrowed Equipment	Included

Retailers

Property — CP 90 60

Brands and Labels	Included
Business Income — Dependent Property	\$50,000
Computer Fraud	\$25,000
Contract Penalty	\$25,000
Damage to Customers' Autos — Valet Parking	\$30,000 per auto; \$100,000 maximum
Deferred Payments	\$25,000
Leasehold Interest	\$25,000
Personal Effects and Property of Others	\$25,000

General Liability

Medical Payments — \$15,000	Included
CG 88 61 — Property Damage — Customers' Goods On-premises	Included

Custom Protector (CPSP) Market Segment Endorsements, Cont'd...

CG 88 66 — Property Damage Borrowed Equipment	Included
CG 04 36 — Limited Product Withdrawal	Included

Service Providers

Property — CP 90 70

Brands and Labels	Included
Business Income — Dependent Property	\$50,000
Computer Fraud	\$25,000
Contract Penalty	\$25,000
Customer Loss	\$5,000; \$15,000 annual aggregate
Leasehold Interest	\$25,000
Personal Effects and Property of Others	\$25,000

General Liability

Medical Payments — \$15,000	Included
CG 88 60 — Aggregate per location	Included
CG 88 61 — Property Damage — Customers' Goods On-premises	Included
CG 88 66 — Property Damage Borrowed Equipment	Included

Wholesalers

Property — CP 90 80

Brands and Labels	Included
Business Income — Dependent Property	\$50,000
Computer Fraud	\$25,000
Contingent Transit	\$25,000
Contract Penalty	\$25,000
Deferred Payments	\$25,000
Leasehold Interest	\$25,000
Loss to Pair or Set	Included
Personal Effects and Property of Others	\$25,000

General Liability

Medical Payments — \$15,000	Included
CG 88 60 — Aggregate per location	Included
CG 88 61 — Property Damage — Customers' Goods On-premises	Included
CG 88 62 — Blanket Additional Insured — Vendors	Included
CG 88 66 — Property Damage Borrowed Equipment	Included
CG 04 36 — Limited Product Withdrawal	Included

All Others

General Liability

Medical Payments — \$15,000	Included
CG 88 60 — Aggregate per location	Included
CG 88 61 — Property Damage — Customers' Goods On-premises	Included
CG 88 66 — Property Damage Borrowed Equipment	Included

Note: Limits may be per occurrence or an annual aggregate. Please contact your underwriter with any questions.

Comprehensive Business Package (CBP)—Property

eCLIQ® Product Highlights

Our CBP is designed for complex accounts that require more in-depth underwriting or specialized coverage. Twelve industry-specific property endorsements, detailed here, can be combined with our industry-specific general liability endorsements to create a package policy that's tailored to the unique needs of each client.

Property Extension Endorsement	
CP 88 00	
Accounts Receivable	\$10,000
Additional Covered Property — Bridges (30'), fences, foundations, retaining walls (<2'), paved surfaces, and walks	Not including fences and foundations
Appurtenant Structures	
Buildings	\$50,000
Business Personal Property	\$5,000
Arson or Theft Reward	\$10,000
Backup of Sewers or Drains	\$10,000
Broadened Premises	1,000 feet
Business Income and Extra Expense	\$10,000 Extra Expense only
Computer Equipment — Including laptop/portable computers — on- and off-premises	\$15,000
Electronic Data — Annual Aggregate	\$5,000
Fine Arts	\$10,000 on- and off-premises, in transit
Fire Department Service Charge	\$2,500
Fire Protective Equipment — Any one policy period	\$10,000
Lock Replacement	\$1,000
Loss Adjustment Expenses	\$2,500
Loss of Refrigeration — Direct Damage	\$10,000
Money and Securities	\$2,500 in; \$2,500 out
Newly Acquired or Constructed Property	
Buildings	180 days;
Business Personal Property	\$500,000;
	\$250,000
Outdoor Property — Follows causes of loss; maximum per tree, plant, or shrub	\$5,000; \$500
Personal Effects and Property of Others	\$10,000
Property in Transit	\$10,000
Real Property of Others Required by Contract	\$20,000
Salesperson's Samples	\$1,000 per salesperson
Signs (Outdoor) — Attached or Detached — Maximum per sign	\$5,000
Utility Services Interruption — Business Income (no overhead transmission lines)	\$2,500
Utility Services Interruption — Direct Damage (no overhead transmission lines)	\$5,000
Valuable Papers and Records	\$10,000

Property Extension Plus Endorsement

CP 88 10

Accounts Receivable	\$100,000 on-premises; \$25,000 off-premises
Additional Covered Property — Bridges (30'), fences, foundations, retaining walls (<2'), paved surfaces, and walks	Included
Appurtenant Structures	
Buildings	\$50,000
Business Personal Property	\$5,000
Arson or Theft Reward	\$25,000
Backup of Sewers or Drains	\$25,000
Brands and Labels	\$25,000
Broadened Premises	1,000 feet
Business Income and Extra Expense	\$50,000
Business Income — Extended Business Income	60 days
Business Income — Newly Acquired Locations	60 days
Computer Equipment — Including laptop/portable computers — on- and off-premises	\$30,000
Computer Equipment — Extra Expense	\$7,500
Consequential Loss	\$25,000 BPP sub-limit
Consequential Loss to Pair or Set	Included in BPP limit
Electronic Data — Annual Aggregate	\$15,000 including \$5,000 in transit
Employee Dishonesty	\$10,000
Exhibitions	Included as Property Off-Premises
Fine Arts	\$25,000 on- and off-premises, in transit
Fire Department Service Charge	\$10,000
Fire Protective Equipment — Any one policy period	\$25,000
Forgery or Alteration	\$5,000
Lock Replacement	\$2,500
Loss Adjustment Expenses	\$10,000
Loss of Refrigeration — Direct Damage	\$25,000
Manufacturer's Selling Price	Included
Money and Securities	\$5,000 in; \$5,000 out
Money Orders and Counterfeit Money	\$2,500
Newly Acquired or Constructed Property	
Buildings	180 days; \$500,000;
Business Personal Property	\$250,000
Ordinance or Law — Coverage A — Undamaged Part; B — Demolition/Debris Removal; C — Increased Cost of Construction	A — Building limit; B/C — \$200,000 combined
Outdoor Property — Follows causes of loss; maximum per tree, plant, or shrub	\$25,000; \$500
Patterns, Dies, Molds, and Forms — Theft limitation removed	Included in BPP limit
Personal Effects and Property of Others	\$25,000
Pollutant Cleanup and Removal — Any one policy period	\$25,000
Preservation of Property	90 days
Property in Transit	\$10,000
Property Off-Premises	\$50,000
Real Property of Others Required by Contract	\$20,000
Salesperson's Samples	\$5,000 per salesperson
Signs (Outdoor) — Attached or Detached — Maximum per sign	\$10,000
Utility Services Interruption — Business Income (no overhead transmission lines)	\$25,000
Utility Services Interruption — Direct Damage (no overhead transmission lines)	\$25,000
Valuable Papers and Records	\$25,000
Water Seepage — Any one policy period	\$10,000

Property Extension Optimum Endorsement

CP 88 15

Accounts Receivable	\$250,000 on-premises; \$25,000 off-premises	Fire Department Service Charge	\$50,000
Additional Covered Property — Bridges (30'), fences, foundations, retaining walls (<2'), paved surfaces, and walks	Including underground pipes and drains	Fire Protective Equipment — Any one policy period	\$50,000
Appurtenant Structures Buildings Business Personal Property	\$50,000 \$5,000	Forgery or Alteration	\$25,000
Arson or Theft Reward	\$50,000	Furs and Jewelry — Special Theft Limitation	\$5,000
Backup of Sewers or Drains	\$50,000	Inflation Guard — Building	6 percent
Brands and Labels	\$50,000	Leasehold Interest	\$25,000
Broadened Premises	1,000 feet	Lock Replacement	\$2,500
Builders' Machinery, Tools and Equipment — Off-premises; Special Cause of Loss	Included as BPP	Loss Adjustment Expenses	\$50,000
Building Materials and Supplies (Unattached) — Including theft	Included as BPP	Loss of Refrigeration — Direct Damage	\$50,000
Business Income and Extra Expense	\$50,000	Loss of Refrigeration — Time Element	\$50,000
Business Income — Civil Authority	30 days	Lost Key	\$10,000
Business Income — Extended Business Income	60 days	Lost Lease — Lessor's Interest — If Business Income coverage purchased	\$50,000
Business Income - Increased Period of Restoration - if Business Income coverage purchased	Included	Manufacturer's Selling Price	Included
Business Income — Newly Acquired Locations	60 days	Money and Securities	\$25,000 in; \$25,000 out
Business Income — Support Property — If Business Income coverage purchased	\$50,000 (Time Element)	Money Orders and Counterfeit Money	\$5,000
Business Personal Property — Seasonal Increase	25 percent up to \$500,000	Newly Acquired or Constructed Property Buildings Business Personal Property	180 days; \$1,000,000; \$500,000
Computer Equipment — Including laptop/portable computers — on- and off-premises	\$200,000 on-premises; \$100,000 off-premises, in transit	Nonowned Detached Trailers	\$10,000
Computer Equipment — Business Income	\$25,000	Operational Replacement Cost — Manufacturing Equipment	Included
Computer Equipment — Extra Expense	\$25,000	Ordinance or Law — Coverage A — Undamaged Part; B — Demolition/Debris Removal; C — Increased Cost of Construction	A — Building limit; B/C — \$250,000 per location
Computer Fraud	\$50,000 per occurrence; \$100,000 any one policy period	Outdoor Property — Follows causes of loss; maximum per tree, plant, or shrub	\$25,000; \$1,000; includes sod & lawns
Computer Virus and Hacking	\$100,000 any one policy period	Patterns, Dies, Molds, and Forms — Theft limitation removed	Included in BPP limit
Consequential Loss	\$50,000 BPP sub-limit	Personal Effects and Property of Others	\$50,000
Consequential Loss to Pair or Set	Included in BPP limit	Pollutant Cleanup and Removal — Any one policy period	\$50,000
Contingent Transit	\$25,000	Preservation of Property	90 days
Contract Penalty	\$50,000	Property in Transit	\$50,000 direct damage
Debris Removal	\$50,000	Property Off-Premises	\$100,000
Deferred Payments	\$50,000	Real Property of Others Required by Contract	\$50,000
Electronic Data — Annual Aggregate	See Computer Equipment above	Salesperson's Samples	\$50,000 per occurrence; \$1,000 deductible
Employee Dishonesty	\$50,000	Signs (Outdoor) — Attached or Detached — Maximum per sign	Included in Building limit
Employees' Tools — Used in your business or in your building	Included in BPP limit	Tenant Move Back	\$50,000
Exhibitions	\$50,000 per occurrence; \$1,000 deductible	Transit — Business Income	\$50,000 business income
Fine Arts	\$50,000 on-premises; \$50,000 off-premises, in transit	Utility Services Interruption — Business Income (no overhead transmission lines)	\$50,000
		Utility Services Interruption — Direct Damage (no overhead transmission lines)	\$50,000
		Valuable Papers and Records	\$250,000 on-premises; \$25,000 off-premises
		Water Seepage — Any one policy period	\$10,000
		Worldwide Personal Property	\$10,000

Extension Optimum also includes Flex Additional Coverage — Blanket limit; \$250,000 per occurrence

Eligible coverages:

- Accounts Receivable
- Brands and Labels
- Nonowned Detached Trailers
- Personal Effects
- Valuable Papers and Records

Automobile Services

CP 89 10

Accounts Receivable	\$100,000 on-premises; \$25,000 off-premises	Forgery or Alteration	\$25,000
Additional Covered Property — Bridges (30'), fences, foundations, retaining walls (<2'), paved surfaces, and walks	Included	Leasehold Interest	\$25,000
Appurtenant Structures		Lock Replacement	\$2,500
Buildings	\$50,000	Loss Adjustment Expenses	\$10,000
Business Personal Property	\$5,000	Loss of Refrigeration — Direct Damage	\$5,000
Arson or Theft Reward	\$25,000	Lost Key	\$10,000
Backup of Sewers or Drains	\$25,000	Mobile Communication Equipment	\$2,500
Broadened Premises	1,000 feet	Money and Securities	\$25,000 in; \$10,000 out
Business Income and Extra Expense	\$50,000	Money Orders and Counterfeit Money	\$2,500
Business Income — Extended Business Income	60 days	Newly Acquired or Constructed Property	180 days; \$1,000,000; \$250,000
Business Income — Newly Acquired Locations	60 days	Buildings	
Business Personal Property — Seasonal Increase	25 percent up to \$250,000	Business Personal Property	
Computer Equipment — Including laptop/portable computers — on- and off-premises	\$30,000	Ordinance or Law — Coverage A — Undamaged Part; B — Demolition/Debris Removal; C — Increased Cost of Construction	A — Building limit; B/C — \$200,000 combined
Computer Equipment — Extra Expense	\$7,500	Outdoor Property — Follows causes of loss; maximum per tree, plant, or shrub	\$25,000; \$500
Consequential Loss	\$25,000 BPP sub-limit	Personal Effects and Property of Others	\$25,000
Consequential Loss to Pair or Set	Included in BPP limit	Pollutant Cleanup and Removal — Any one policy period	\$25,000
Contract Penalty	\$5,000	Preservation of Property	90 days
Damage to Leased Property	\$10,000	Property in Transit	\$15,000
Debris Removal	\$50,000	Property Off-Premises	\$50,000
Electronic Data — Annual Aggregate	\$15,000 including \$5,000 in transit	Real Property of Others Required by Contract	\$25,000
Employee Dishonesty	\$50,000	Salesperson's Samples	\$5,000 per salesperson
Employees' Tools — Used in your business or in your building	\$10,000; \$2,000 per employee	Signs (Outdoor) — Attached or Detached — Maximum per sign	\$10,000
Exhibitions	Included as Property Off-Premises	Utility Services Interruption — Business Income (no overhead transmission lines)	\$25,000
Fine Arts	\$25,000 on- and off-premises, in transit	Utility Services Interruption — Direct Damage (no overhead transmission lines)	\$25,000
Fire Department Service Charge	\$25,000	Valuable Papers and Records	\$100,000
Fire Protective Equipment — Any one policy period	\$25,000	Water Seepage — Any one policy period	\$10,000

Artisan Contractors

CP 89 20

Accounts Receivable	\$100,000 on-premises; \$25,000 off-premises	Forgery or Alteration	\$25,000
Additional Covered Property — Bridges (30'), fences, foundations, retaining walls (<2'), paved surfaces, and walks	Included	Inflation Guard — Building	3 percent
Appurtenant Structures		Installation	\$25,000
Buildings	\$50,000	Leasehold Interest	\$25,000
Business Personal Property	\$5,000	Lock Replacement	\$2,500
Arson or Theft Reward	\$25,000	Loss Adjustment Expenses	\$10,000
Backup of Sewers or Drains	\$25,000	Lost Key	\$10,000
Broadened Premises	1,000 feet	Mobile Communication Equipment	\$2,500
Business Income and Extra Expense	\$50,000	Money and Securities	\$25,000 in; \$10,000 out
Business Income — Extended Business Income	60 days	Money Orders and Counterfeit Money	\$2,500
Business Income — Newly Acquired Locations	60 days	Newly Acquired or Constructed Property	180 days;
Business Personal Property — Seasonal Increase	25 percent up to \$250,000	Buildings	\$1,000,000;
Computer Equipment — Including laptop/portable computers — on- and off-premises	\$30,000	Business Personal Property	\$250,000
Computer Equipment — Extra Expense	\$7,500	Ordinance or Law — Coverage A — Undamaged Part; B — Demolition/Debris Removal; C — Increased Cost of Construction	A — Building limit; B/C — \$200,000 combined
Consequential Loss	\$25,000 BPP sub-limit	Outdoor Property — Follows causes of loss; maximum per tree, plant, or shrub	\$25,000; \$500
Consequential Loss to Pair or Set	\$25,000 BPP sub-limit	Personal Effects and Property of Others	\$25,000
Contract Penalty	\$5,000	Pollutant Cleanup and Removal — Any one policy period	\$25,000
Debris Removal	\$50,000	Preservation of Property	90 days
Electronic Data — Annual Aggregate	\$15,000 including \$5,000 in transit	Property in Transit	\$25,000
Employee Dishonesty	\$50,000	Property Off-Premises	\$50,000
Employees' Tools — Used in your business or in your building	\$10,000; \$1,000 max per tool	Real Property of Others Required by Contract	\$50,000
Equipment Leased from Others	\$25,000	Salesperson's Samples	\$5,000 per salesperson
Exhibitions	Included as Property Off-Premises	Signs (Outdoor) — Attached or Detached — Maximum per sign	\$25,000
Fine Arts	\$25,000 on- and off-premises, in transit	Small Tools	\$10,000; \$1,000 max per tool
Fire Department Service Charge	\$25,000	Utility Services Interruption — Business Income (no overhead transmission lines)	\$25,000
Fire Protective Equipment — Any one policy period	\$25,000	Utility Services Interruption — Direct Damage (no overhead transmission lines)	\$25,000
		Valuable Papers and Records	\$100,000
		Water Seepage — Any one policy period	\$10,000

Construction

CP 89 00

Accounts Receivable	\$100,000 on-premises; \$25,000 off-premises	Forgery or Alteration	\$25,000
Additional Covered Property — Bridges (30'), fences, foundations, retaining walls (<2'), paved surfaces, and walks	Included	Inflation Guard — Building	3 percent
Appurtenant Structures Buildings	\$50,000	Installation	\$25,000
Business Personal Property	\$5,000	Leasehold Interest	\$25,000
Arson or Theft Reward	\$25,000	Lock Replacement	\$2,500
Backup of Sewers or Drains	\$25,000	Loss Adjustment Expenses	\$10,000
Broadened Premises	1,000 feet	Lost Key	\$10,000
Business Income and Extra Expense	\$50,000	Money and Securities	\$25,000 in; \$10,000 out
Business Income — Extended Business Income	60 days	Money Orders and Counterfeit Money	\$2,500
Business Income — Newly Acquired Locations	60 days	Newly Acquired or Constructed Property Buildings	180 days; \$1,000,000;
Business Personal Property — Seasonal Increase	25 percent up to \$250,000	Business Personal Property	\$250,000
Computer Equipment — Including laptop/ portable computers — on- and off-premises	\$30,000	Ordinance or Law — Coverage A — Undamaged Part; B — Demolition/Debris Removal; C — Increased Cost of Construction	A — Building limit; B/C — \$200,000 combined
Computer Equipment — Extra Expense	\$7,500	Outdoor Property — Follows causes of loss; maximum per tree, plant, or shrub	\$25,000; \$500
Consequential Loss	\$25,000 BPP sub-limit	Personal Effects and Property of Others	\$25,000
Consequential Loss to Pair or Set	Included in BPP limit	Pollutant Cleanup and Removal — Any one policy period	\$25,000
Contract Penalty	\$5,000	Preservation of Property	90 days
Debris Removal	\$50,000	Property in Transit	\$25,000
Electronic Data — Annual Aggregate	\$15,000 including \$5,000 in transit	Property Off-Premises	\$50,000
Employee Dishonesty	\$50,000	Real Property of Others Required by Contract	\$50,000
Employees' Tools — Used in your business or in your building	\$10,000; \$1,000 max per tool	Salesperson's Samples	\$5,000 per salesperson
Equipment Leased from Others	\$25,000	Signs (Outdoor) — Attached or Detached — Maximum per sign	\$25,000
Exhibitions	Included as Property Off-Premises	Small Tools	\$10,000; \$1,000 max per tool
Fine Arts	\$25,000 on- and off- premises, in transit	Utility Services Interruption — Business Income (no overhead transmission lines)	\$25,000
Fire Department Service Charge	\$25,000	Utility Services Interruption — Direct Damage (no overhead transmission lines)	\$25,000
Fire Protective Equipment — Any one policy period	\$25,000	Valuable Papers and Records	\$100,000
		Water Seepage — Any one policy period	\$10,000

Golf Courses

CP 89 30

Accounts Receivable	\$250,000 on-premises; \$25,000 off-premises	Golf Equipment — Personal Property	\$50,000
Additional Covered Property — Bridges (30'), fences, foundations, retaining walls (<2'), paved surfaces, and walks	Included	Golf Holes, Practice Ranges, and Amending Soil — Specified Perils	\$25,000
Appurtenant Structures		Golf Holes, Practice Ranges, and Amending Soil — Specified Perils — Business Income	\$50,000
Buildings	\$50,000	Golf Ball Damage to Vehicles of Others	\$500
Business Personal Property	\$5,000	Inflation Guard — Building	3 percent
Arson or Theft Reward	\$25,000	Lock Replacement	\$2,500
Backup of Sewers or Drains	\$25,000	Loss Adjustment Expenses	\$10,000
Broadened Premises	1,000 feet	Loss of Refrigeration — Direct Damage	\$50,000
Business Income and Extra Expense	\$50,000	Lost Key	\$10,000
Business Income — Extended Business Income	60 days	Money and Securities	\$25,000 in; \$10,000 out
Business Income — Newly Acquired Locations	60 days	Money Orders and Counterfeit Money	\$2,500
Business Personal Property — Seasonal Increase	25 percent up to \$250,000	Newly Acquired or Constructed Property	180 days; \$1,000,000; \$250,000
Computer Equipment — Including laptop/portable computers — on- and off-premises	\$30,000	Buildings	
Computer Equipment — Extra Expense	\$7,500	Business Personal Property	\$250,000
Consequential Loss	\$25,000 BPP sub-limit	Ordinance or Law — Coverage A — Undamaged Part; B — Demolition/Debris Removal; C — Increased Cost of Construction	A — Building limit; B/C — \$200,000 combined
Consequential Loss to Pair or Set	Included in BPP limit	Outdoor Property — Follows causes of loss; maximum per tree, plant, or shrub	\$25,000; \$500
Contract Penalty	\$25,000	Personal Effects and Property of Others	\$25,000
Debris Removal	\$50,000	Pollutant Cleanup and Removal — Any one policy period	\$25,000
Electronic Data — Annual Aggregate	\$15,000 including \$5,000 in transit	Preservation of Property	90 days
Employee Dishonesty	\$50,000	Property in Transit	\$25,000
Employees' Tools — Used in your business or in your building	\$10,000; \$1,000 per employee	Property Off-Premises	\$50,000
Exhibitions	Included as Property Off-Premises	Real Property of Others Required by Contract	\$50,000
Fine Arts	\$50,000 including \$25,000 off-premises, in transit	Salesperson's Samples	\$5,000 per salesperson
Fire Department Service Charge	\$10,000	Signs (Outdoor) — Attached or Detached — Maximum per sign	\$10,000
Fire Protective Equipment — Any one policy period	\$25,000	Utility Services Interruption — Business Income (no overhead transmission lines)	\$25,000
Forgery or Alteration	\$25,000	Utility Services Interruption — Direct Damage (no overhead transmission lines)	\$25,000
Golf — Additional Covered Property (e.g., in-ground sprinklers, swimming pools, tee signs, ball washers, etc.)	Included	Valuable Papers and Records	\$100,000
		Water Seepage — Any one policy period	\$10,000

Hotels

CP 88 90

Accounts Receivable	\$250,000 on-premises; \$25,000 off-premises	Hotel Guest Inconvenience Expense	\$25,000; \$500 deductible
Additional Covered Property — Bridges (30'), fences, foundations, retaining walls (<2'), paved surfaces, and walks	Included	Inflation Guard — Building	3 percent
Appurtenant Structures		Leasehold Interest	\$25,000
Buildings	\$50,000	Liability for Guests' Property	\$25,000
Business Personal Property	\$5,000	Lock Replacement	\$2,500
Arson or Theft Reward	\$25,000	Loss Adjustment Expenses	\$20,000
Backup of Sewers or Drains	\$25,000	Loss of Refrigeration — Direct Damage	\$50,000
Broadened Premises	1,000 feet	Lost Key	\$10,000
Business Income and Extra Expense	\$50,000	Money and Securities	\$25,000 in; \$10,000 out
Business Income — Extended Business Income	60 days	Money Orders and Counterfeit Money	\$2,500
Business Income — Newly Acquired Locations	60 days	Newly Acquired or Constructed Property	180 days; \$1,000,000; \$250,000
Business Income — Support Property — If Business Income coverage purchased	\$25,000	Buildings	
Computer Equipment — Including laptop/portable computers — on- and off-premises	\$30,000	Business Personal Property	
Computer Equipment — Extra Expense	\$7,500	Ordinance or Law — Coverage A — Undamaged Part; B — Demolition/Debris Removal; C — Increased Cost of Construction	A — Building limit; B/C — \$200,000 combined
Consequential Loss	\$25,000 BPP sub-limit	Outdoor Property — Follows causes of loss; maximum per tree, plant, or shrub	\$25,000; \$500
Consequential Loss to Pair or Set	Included in BPP limit	Personal Effects and Property of Others	\$25,000
Contract Penalty	\$5,000	Pollutant Cleanup and Removal — Any one policy period	\$25,000
Debris Removal	\$50,000	Preservation of Property	90 days
Electronic Data — Annual Aggregate	\$15,000 including \$5,000 in transit	Property in Transit	\$25,000
Employee Dishonesty	\$50,000	Property Off-Premises	\$50,000
Exhibitions	Included as Property Off-Premises	Real Property of Others Required by Contract	\$50,000
Fine Arts	Included as Property Off-Premises	Salesperson's Samples	\$5,000 per salesperson
Fire Department Service Charge	\$10,000	Signs (Outdoor) — Attached or Detached — Maximum per sign	\$50,000
Fire Protective Equipment — Any one policy period	\$25,000	Utility Services Interruption — Business Income (no overhead transmission lines)	\$25,000
Forgery or Alteration	\$25,000	Utility Services Interruption — Direct Damage (no overhead transmission lines)	\$25,000
Guest Emergency Evacuation	\$5,000	Valuable Papers and Records	\$100,000
		Water Seepage — Any one policy period	\$10,000

Lessors

CP 88 40

Accounts Receivable	\$100,000 on-premises; \$25,000 off-premises	Forgery or Alteration	\$25,000
Additional Covered Property — Bridges (30'), fences, foundations, retaining walls (<2'), paved surfaces, and walks	Included	Inflation Guard — Building	3 percent
Appurtenant Structures Buildings	\$50,000	Lock Replacement	\$2,500
Business Personal Property	\$5,000	Loss Adjustment Expenses	\$10,000
Arson or Theft Reward	\$25,000	Loss of Refrigeration — Direct Damage	\$25,000
Backup of Sewers or Drains	\$25,000	Lost Key	\$10,000
Broadened Premises	1,000 feet	Lost Lease — Lessor's Interest — If Business Income coverage purchased	\$25,000
Business Income and Extra Expense	\$50,000	Money and Securities	\$25,000 in; \$10,000 out
Business Income — Extended Business Income	60 days	Money Orders and Counterfeit Money	\$2,500
Business Income - Increased Period of Restoration - if Business Income coverage purchased	60 days	Newly Acquired or Constructed Property Buildings	180 days; \$1,000,000;
Business Income — Newly Acquired Locations	60 days	Business Personal Property	\$250,000
Computer Equipment — Including laptop/portable computers — on- and off-premises	\$30,000	Ordinance or Law — Coverage A — Undamaged Part; B — Demolition/Debris Removal; C — Increased Cost of Construction	A — Building limit; B/C — \$200,000 combined
Computer Equipment — Extra Expense	\$7,500	Outdoor Property — Follows causes of loss; maximum per tree, plant, or shrub	\$25,000; \$500
Consequential Loss	\$25,000 BPP sub-limit	Personal Effects and Property of Others	\$25,000
Consequential Loss to Pair or Set	Included in BPP limit	Pollutant Cleanup and Removal — Any one policy period	\$25,000
Debris Removal	\$50,000	Preservation of Property	90 days
Electronic Data — Annual Aggregate	\$15,000 including \$5,000 in transit	Property in Transit	\$10,000
Employee Dishonesty	\$50,000	Property Off-Premises	\$50,000
Employees' Tools — Used in your business or in your building	\$10,000	Real Property of Others Required by Contract	\$50,000
Exhibitions	Included as Property Off-Premises	Salesperson's Samples	\$5,000 per salesperson
Fine Arts	\$50,000 including \$25,000 off-premises, in transit	Signs (Outdoor) — Attached or Detached — Maximum per sign	\$25,000
Fire Department Service Charge	\$10,000	Tenant Move Back	\$25,000
Fire Protective Equipment — Any one policy period	\$25,000	Utility Services Interruption — Business Income (no overhead transmission lines)	\$25,000
		Utility Services Interruption — Direct Damage (no overhead transmission lines)	\$25,000
		Valuable Papers and Records	\$100,000
		Water Seepage — Any one policy period	\$10,000

Manufacturing

CP 88 20

Accounts Receivable	\$250,000 on-premises; \$25,000 off-premises	Leasehold Interest	\$25,000
Additional Covered Property — Bridges (30'), fences, foundations, retaining walls (<2'), paved surfaces, and walks	Included	Lock Replacement	\$2,500
Appurtenant Structures		Loss Adjustment Expenses	\$20,000
Buildings	\$50,000	Loss of Refrigeration — Direct Damage	\$25,000
Business Personal Property	\$5,000	Lost Key	\$10,000
Arson or Theft Reward	\$25,000	Manufacturer's Consequential Loss Assumption	\$100,000 BPP sub-limit
Backup of Sewers or Drains	\$25,000	Manufacturer's Selling Price	Included
Brands and Labels	\$25,000	Money and Securities	\$25,000 in; \$10,000 out
Broadened Premises	1,000 feet	Money Orders and Counterfeit Money	\$2,500
Business Income and Extra Expense	\$50,000	Newly Acquired or Constructed Property	180 days; Buildings \$1,000,000; Business Personal Property \$250,000
Business Income — Extended Business Income	60 days	Operational Replacement Cost — Manufacturing Equipment	Included
Business Income — Newly Acquired Locations	60 days	Ordinance or Law — Coverage A — Undamaged Part; B — Demolition/Debris Removal; C — Increased Cost of Construction	A — Building limit; B/C — \$200,000 combined
Business Income — Support Property — If Business Income coverage purchased	\$50,000	Outdoor Property — Follows causes of loss; maximum per tree, plant, or shrub	\$25,000; \$500
Business Personal Property — Seasonal Increase	25 percent up to \$250,000	Patterns, Dies, Molds, and Forms — Owned by customer	\$15,000
Computer Equipment — Including laptop/portable computers — on- and off-premises	\$100,000	Patterns, Dies, Molds, and Forms — Theft limitation removed	Included in BPP limit
Computer Equipment — Extra Expense	\$50,000	Personal Effects and Property of Others	\$25,000
Consequential Loss	\$25,000 BPP sub-limit	Pollutant Cleanup and Removal — Any one policy period	\$25,000
Consequential Loss to Pair or Set	Included in BPP limit	Precious Alloys or Metals	\$5,000
Contingent Transit	\$25,000	Preservation of Property	90 days
Contract Penalty	\$25,000	Property in Transit	\$25,000
Debris Removal	\$50,000	Property Off-Premises	\$50,000
Electronic Data — Annual Aggregate	\$50,000 including \$10,000 in transit	Real Property of Others Required by Contract	\$50,000
Employee Dishonesty	\$50,000	Salesperson's Samples	\$10,000 per salesperson
Employees' Tools — Used in your business or in your building	\$25,000	Signs (Outdoor) — Attached or Detached — Maximum per sign	\$25,000
Exhibitions	Included as Property Off-Premises	Utility Services Interruption — Business Income (no overhead transmission lines)	\$25,000
Fine Arts	\$25,000 on- and off-premises, in transit	Utility Services Interruption — Direct Damage (no overhead transmission lines)	\$25,000
Fire Department Service Charge	\$10,000	Valuable Papers and Records	\$100,000
Fire Protective Equipment — Any one policy period	\$25,000	Water Seepage — Any one policy period	\$10,000
Forgery or Alteration	\$25,000		
Inflation Guard — Building	3 percent		
Installation	\$25,000		

Religious Organizations

CP 88 50

Accounts Receivable	\$100,000 on-premises; \$25,000 off-premises	Forgery or Alteration	\$5,000
Additional Building Property — Stained glass, pews, altars, bells, electric sound system	Included	Lock Replacement	\$1,000
Additional Covered Property — Bridges (30'), fences, foundations, retaining walls (<2'), paved surfaces, and walks	Included	Loss Adjustment Expenses	\$10,000
Appurtenant Structures		Loss of Refrigeration — Direct Damage	\$10,000
Buildings	\$50,000	Money and Securities	\$5,000 in; \$5,000 out
Business Personal Property	\$5,000	Newly Acquired or Constructed Property	
Arson or Theft Reward	\$10,000	Buildings	180 days; \$500,000;
Backup of Sewers or Drains	\$10,000	Business Personal Property	\$250,000
Broadened Premises	1,000 feet	Ordinance or Law — Coverage A — Undamaged Part; B — Demolition/Debris Removal; C — Increased Cost of Construction	A — Building limit; B/C — lesser of 10 percent Building limit or \$25,000 per location
Business Income and Extra Expense	\$30,000	Outdoor Property — Follows causes of loss; maximum per tree, plant, or shrub	\$10,000; \$500
Computer Equipment — Including laptop/portable computers — on- and off-premises	\$15,000	Personal Effects and Property of Others	\$10,000
Consequential Loss to Pair or Set	Included in BPP limit	Pollutant Cleanup and Removal — Any one policy period	\$25,000
Debris Removal	\$25,000	Preservation of Property	60 days
Dwelling Related Private Structure	\$10,000	Property in Transit	\$10,000
Electronic Data — Annual Aggregate	\$15,000 (no transit)	Property Off-Premises	\$15,000
Employee Dishonesty	\$10,000	Real Property of Others Required by Contract	\$20,000
Exhibitions	Included as Property Off-Premises	Signs (Outdoor) — Attached or Detached — Maximum per sign	\$10,000
Fine Arts	\$10,000 on- and off-premises, in transit	Tombstone and Monument Legal Liability	\$1,000
Fire Department Service Charge	\$5,000	Utility Services Interruption — Direct Damage (no overhead transmission lines)	\$10,000
Fire Protective Equipment — Any one policy period	\$10,000	Valuable Papers and Records	\$10,000

Restaurants

CP 88 30

Accounts Receivable	\$100,000 on-premises; \$25,000 off-premises	Food Contamination Expense — Any one policy period	\$25,000
Additional Covered Property — Bridges (30'), fences, foundations, retaining walls (<2'), paved surfaces, and walks	Included	Forgery or Alteration	\$25,000
Appurtenant Structures		Inflation Guard — Building	3 percent
Buildings	\$50,000	Leasehold Interest	\$25,000
Business Personal Property	\$5,000	Lock Replacement	\$2,500
Arson or Theft Reward	\$25,000	Loss Adjustment Expenses	\$10,000
Backup of Sewers or Drains	\$25,000	Loss of Refrigeration — Direct Damage	\$50,000
Broadened Premises	1,000 feet	Lost Key	\$10,000
Business Income and Extra Expense	\$50,000	Manufacturer's Selling Price	Included
Business Income — Extended Business Income	60 days	Money and Securities	\$25,000 in; \$10,000 out
Business Income — Newly Acquired Locations	60 days	Money Orders and Counterfeit Money	\$2,500
Business Income — Support Property — If Business Income coverage purchased	\$25,000	Newly Acquired or Constructed Property	180 days; \$1,000,000; \$250,000
Computer Equipment — Including laptop/portable computers — on- and off-premises	\$30,000	Buildings	
Computer Equipment — Extra Expense	\$7,500	Business Personal Property	
Consequential Loss	\$25,000 BPP sub-limit	Ordinance or Law — Coverage A — Undamaged Part; B — Demolition/Debris Removal; C — Increased Cost of Construction	A — Building limit; B/C — \$200,000 combined
Consequential Loss to Pair or Set	Included in BPP limit	Outdoor Property — Follows causes of loss; maximum per tree, plant, or shrub	\$25,000; \$500
Contract Penalty	\$5,000	Personal Effects and Property of Others	\$25,000
Damage to Customers' Autos — Valet parking only Deductibles \$1,000 per auto; \$5,000 maximum	\$30,000 per auto; \$100,000 maximum	Pollutant Cleanup and Removal — Any one policy period	\$25,000
Debris Removal	\$50,000	Preservation of Property	90 days
Electronic Data — Annual Aggregate	\$15,000 including \$5,000 in transit	Property in Transit	\$10,000
Employee Dishonesty	\$50,000	Property Off-Premises	\$50,000
Exhibitions	Included as Property Off-Premises	Real Property of Others Required by Contract	\$50,000
Fine Arts	\$50,000 including \$25,000 off-premises, in transit	Salesperson's Samples	\$5,000 per salesperson
Fire Department Service Charge	\$10,000	Signs (Outdoor) — Attached or Detached — Maximum per sign	\$25,000
Fire Protective Equipment — Any one policy period	\$25,000	Utility Services Interruption — Business Income (no overhead transmission lines)	\$25,000
		Utility Services Interruption — Direct Damage (no overhead transmission lines)	\$25,000
		Valuable Papers and Records	\$100,000
		Water Seepage — Any one policy period	\$10,000

Retailers

CP 88 60

Accounts Receivable	\$100,000 on-premises; \$25,000 off-premises	Fire Department Service Charge	\$10,000
Additional Covered Property — Bridges (30'), fences, foundations, retaining walls (<2'), paved surfaces, and walks	Included	Fire Protective Equipment — Any one policy period	\$25,000
Appurtenant Structures		Forgery or Alteration	\$25,000
Buildings	\$50,000	Inflation Guard — Building	3 percent
Business Personal Property	\$5,000	Leasehold Interest	\$25,000
Arson or Theft Reward	\$25,000	Lock Replacement	\$2,500
Backup of Sewers or Drains	\$25,000	Loss Adjustment Expenses	\$20,000
Brands and Labels	\$15,000	Loss of Refrigeration — Direct Damage	\$25,000
Broadened Premises	1,000 feet	Lost Key	\$10,000
Business Income and Extra Expense	\$50,000	Money and Securities	\$25,000 in; \$10,000 out
Business Income — Extended Business Income	60 days	Money Orders and Counterfeit Money	\$2,500
Business Income — Newly Acquired Locations	60 days	Newly Acquired or Constructed Property	
Business Income — Support Property — If Business Income coverage purchased	\$25,000	Buildings	180 days; \$1,000,000;
Business Personal Property — Seasonal Increase	25 percent up to \$250,000	Business Personal Property	\$250,000
Computer Equipment — Including laptop/ portable computers — on- and off-premises	\$30,000	Ordinance or Law — Coverage A — Undamaged Part; B — Demolition/Debris Removal; C — Increased Cost of Construction	A — Building limit; B/C — \$200,000 combined
Computer Equipment — Extra Expense	\$7,500	Outdoor Property — Follows causes of loss; maximum per tree, plant, or shrub	\$25,000; \$500
Consequential Loss	\$25,000 BPP sub-limit	Personal Effects and Property of Others	\$25,000
Consequential Loss to Pair or Set	Included in BPP limit	Pollutant Cleanup and Removal — Any one policy period	\$25,000
Contract Penalty	\$25,000	Preservation of Property	90 days
Damage to Customers' Autos — Valet parking only Deductibles \$1,000 per auto; \$5,000 maximum	\$30,000 per auto; \$100,000 maximum	Property in Transit	\$25,000
Debris Removal	\$50,000	Property Off-Premises	\$50,000
Electronic Data — Annual Aggregate	\$15,000 including \$5,000 in transit	Real Property of Others Required by Contract	\$50,000
Employee Dishonesty	\$50,000	Salesperson's Samples	\$5,000 per salesperson
Employees' Tools — Used in your business or in your building	\$25,000	Signs (Outdoor) — Attached or Detached — Maximum per sign	\$25,000
Exhibitions	Included as Property Off-Premises	Utility Services Interruption — Business Income (no overhead transmission lines)	\$25,000
Fine Arts	\$25,000 on- and off-premises, in transit	Utility Services Interruption — Direct Damage (no overhead transmission lines)	\$25,000
		Valuable Papers and Records	\$100,000
		Water Seepage — Any one policy period	\$10,000

Service Providers

CP 88 70

Accounts Receivable	\$100,000 on-premises; \$25,000 off-premises	Fire Department Service Charge	\$10,000
Additional Covered Property — Bridges (30'), fences, foundations, retaining walls (<2'), paved surfaces, and walks	Included	Fire Protective Equipment — Any one policy period	\$25,000
Appurtenant Structures		Forgery or Alteration	\$25,000
Buildings	\$50,000	Inflation Guard — Building	3 percent
Business Personal Property	\$5,000	Leasehold Interest	\$25,000
Arson or Theft Reward	\$25,000	Lock Replacement	\$2,500
Backup of Sewers or Drains	\$25,000	Loss Adjustment Expenses	\$20,000
Broadened Premises	1,000 feet	Loss of Refrigeration — Direct Damage	\$25,000
Business Income and Extra Expense	\$50,000	Lost Key	\$10,000
Business Income — Extended Business Income	60 days	Money and Securities	\$25,000 in; \$10,000 out
Business Income — Newly Acquired Locations	60 days	Money Orders and Counterfeit Money	\$2,500
Business Income — Support Property — If Business Income coverage purchased	\$25,000	Newly Acquired or Constructed Property	180 days; \$1,000,000; \$250,000
Business Personal Property — Seasonal Increase	25 percent up to \$250,000	Buildings	
Computer Equipment — Including laptop/portable computers — on- and off-premises	\$30,000	Business Personal Property	
Computer Equipment — Extra Expense	\$7,500	Ordinance or Law — Coverage A — Undamaged Part; B — Demolition/Debris Removal; C — Increased Cost of Construction	A — Building limit; B/C — \$200,000 combined
Consequential Loss	\$25,000 BPP sub-limit	Outdoor Property — Follows causes of loss; maximum per tree, plant, or shrub	\$25,000; \$500
Consequential Loss to Pair or Set	Included in BPP limit	Personal Effects and Property of Others	\$25,000
Contract Penalty	\$5,000	Pollutant Cleanup and Removal — Any one policy period	\$25,000
Debris Removal	\$50,000	Preservation of Property	90 days
Electronic Data — Annual Aggregate	\$15,000 including \$7,500 in transit	Property in Transit	\$25,000
Employee Dishonesty	\$50,000	Property Off-Premises	\$50,000
Employees' Tools — Used in your business or in your building	\$10,000	Real Property of Others Required by Contract	\$50,000
Exhibitions	Included as Property Off-Premises	Salesperson's Samples	\$5,000 per salesperson
Fine Arts	\$25,000 on- and off-premises, in transit	Signs (Outdoor) — Attached or Detached — Maximum per sign	\$25,000
		Utility Services Interruption — Business Income (no overhead transmission lines)	\$25,000

Wholesalers

CP 88 80

Accounts Receivable	\$250,000 on-premises; \$25,000 off-premises	Fire Department Service Charge	\$10,000
Additional Covered Property — Bridges (30'), fences, foundations, retaining walls (<2'), paved surfaces, and walks	Included	Fire Protective Equipment — Any one policy period	\$25,000
Appurtenant Structures		Forgery or Alteration	\$25,000
Buildings	\$50,000	Inflation Guard — Building	3 percent
Business Personal Property	\$5,000	Leasehold Interest	\$25,000
Arson or Theft Reward	\$25,000	Lock Replacement	\$2,500
Backup of Sewers or Drains	\$25,000	Loss Adjustment Expenses	\$10,000
Brands and Labels	\$25,000	Loss of Refrigeration — Direct Damage	\$25,000
Broadened Premises	1,000 feet	Lost Key	\$10,000
Business Income and Extra Expense	\$50,000	Money and Securities	\$25,000 in; \$10,000 out
Business Income — Extended Business Income	60 days	Money Orders and Counterfeit Money	\$2,500
Business Income — Newly Acquired Locations	60 days	Newly Acquired or Constructed Property	180 days; \$1,000,000; \$250,000
Business Income — Support Property — If Business Income coverage purchased	\$25,000	Buildings	
Business Personal Property — Seasonal Increase	25 percent up to \$250,000	Business Personal Property	
Computer Equipment — Including laptop/portable computers — on- and off-premises	\$30,000	Ordinance or Law — Coverage A — Undamaged Part; B — Demolition/Debris Removal; C — Increased Cost of Construction	A — Building limit; B/C — \$200,000 combined
Computer Equipment — Extra Expense	\$7,500	Outdoor Property — Follows causes of loss; maximum per tree, plant, or shrub	\$25,000; \$500
Consequential Loss	\$25,000 BPP sub-limit	Personal Effects and Property of Others	\$25,000
Consequential Loss to Pair or Set	Included in BPP limit	Pollutant Cleanup and Removal — Any one policy period	\$25,000
Contingent Transit	\$25,000	Preservation of Property	90 days
Contract Penalty	\$25,000	Property in Transit	\$25,000
Debris Removal	\$50,000	Property Off-Premises	\$50,000
Electronic Data — Annual Aggregate	\$15,000 including \$5,000 in transit	Real Property of Others Required by Contract	\$50,000
Employee Dishonesty	\$50,000	Salesperson's Samples	\$10,000 per salesperson
Employees' Tools — Used in your business or in your building	\$10,000	Signs (Outdoor) — Attached or Detached — Maximum per sign	\$25,000
Exhibitions	Included as Property Off-Premises	Utility Services Interruption — Business Income (no overhead transmission lines)	\$25,000
Fine Arts	\$25,000 on- and off-premises, in transit		

General Liability

eCLIQ® Product Highlights

Our general liability product is the perfect fit for small commercial businesses that need liability protection. Industry-specific endorsements offer tailored coverage to help protect your clients from the specific risks they face. These endorsements are also available as part of a Custom Protector® or Comprehensive Business Package policy.

General Liability Extension Endorsement — CG 88 10

Blanket Additional Insured — Premises, ongoing operations, leased equipment, and permits	Included when required by written contract, agreement, or permit
Bodily Injury Redefined	Included
Cost of Bail Bonds	\$3,000
Damage to Premises Rented to You — Real and Personal Property	Covers expanded perils, including fire, lightning, explosion, smoke, or leakage from automatic fire protection system.
Failure to Disclose Hazards and Prior Occurrences	Included
Fellow Employee Extension — Management Employees	Included
Incidental Medical Malpractice	Included
Knowledge of Occurrence	Included
Liberalization Clause	Included
Loss of Earnings	\$500 per day
Medical Payments Extension — Incurred and Reported	Three years; system default limit \$15,000
Newly Formed or Acquired Organizations	Included
Nonowned Aircraft	Included
Nonowned Watercraft	Less than 52 feet
Primary and Noncontributory	Included
Property Damage from Elevators (other than vehicle hoists)	Included
Waiver of Transfer of Rights Required by Written Contract	Included

General Liability Market Segment Extensions

Available as a bundle by market segment for all Custom Protector policies and individually for CBP and mono-line GL policies for an additional charge.

Condominiums

Medical Payments — \$15,000	Included
CG 88 60 — Aggregate per location	Included
CG 88 61 — Property Damage — Customers' Goods On-premises	Included
CG 88 66 — Property Damage Borrowed Equipment	Included

Contractors

Medical Payments — \$15,000	Included
CG 88 60 — Aggregate per location	Included
CG 88 65 — Voluntary Property Damage — \$5,000 per occurrence; \$25,000 annual aggregate	Included
CG 88 67 — Property Damage Borrowed Equipment — \$100,000 limit	Included
CG 88 70 — Construction Projects — aggregate per project	Included
CG 88 72 — Off-premises property damage including care, custody, or control	Included
CG 88 80 — Property Damage Customers' Goods On-premises — \$100,000 limit	Included

Food Processors

Medical Payments — \$15,000	Included
CG 88 60 — Aggregate per location	Included
CG 88 61 — Property Damage — Customers' Goods On-premises	Included
CG 88 62 — Blanket Additional Insured — Vendors	Included
CG 88 66 — Property Damage Borrowed Equipment	Included

Garages

Medical Payments — \$15,000	Included
CG 88 67 — Property Damage Borrowed Equipment — \$100,000 limit	Included
CG 88 74 — Auto Services Professional Liability — \$5,000 per occurrence; \$25,000 annual aggregate	Included

Hotels/Motels

Medical Payments — \$15,000	Included
CG 88 60 — Aggregate per location	Included
CG 88 61 — Property Damage — Customers' Goods On-premises	Included
CG 88 66 — Property Damage Borrowed Equipment	Included

Manufacturers

Medical Payments — \$15,000	Included
CG 88 60 — Aggregate per location	Included
CG 88 61 — Property Damage — Customers' Goods On-premises	Included
CG 88 62 — Blanket Additional Insured — Vendors	Included
CG 88 66 — Property Damage Borrowed Equipment	Included
CG 04 36 — Limited Product Withdrawal	Included

Offices/Lessors

Medical Payments — \$15,000	Included
CG 88 60 — Aggregate per location	Included
CG 88 61 — Property Damage — Customers' Goods On-premises	Included
CG 88 66 — Property Damage Borrowed Equipment	Included

General Liability Market Segment Extensions, Cont'd...

Available as a bundle by market segment for all Custom Protector policies and individually for CBP and mono-line GL policies for an additional charge.

Religious Organizations

Medical Payments — \$15,000	Included
CG 88 60 — Aggregate per location	Included
CG 88 61 — Property Damage — Customers' Goods On-premises	Included
CG 88 64 — Religious Voluntary Property Damage — \$250 per occurrence; \$5,000 annual aggregate	Included
CG 88 66 — Property Damage Borrowed Equipment	Included

Restaurants

Medical Payments — \$15,000	Included
CG 88 60 — Aggregate per location	Included
CG 88 61 — Property Damage — Customers' Goods On-premises	Included
CG 88 63 — Valet Parking Liability Endorsement	Included
CG 88 66 — Property Damage Borrowed Equipment	Included

Retailers

Medical Payments — \$15,000	Included
CG 88 61 — Property Damage — Customers' Goods On-premises	Included
CG 88 66 — Property Damage Borrowed Equipment	Included
CG 04 36 — Limited Product Withdrawal	Included

Service Providers

Medical Payments — \$15,000	Included
CG 88 60 — Aggregate per location	Included
CG 88 61 — Property Damage — Customers' Goods On-premises	Included
CG 88 66 — Property Damage Borrowed Equipment	Included

Wholesalers

Medical Payments — \$15,000	Included
CG 88 60 — Aggregate per location	Included
CG 88 61 — Property Damage — Customers' Goods On-premises	Included
CG 88 62 — Blanket Additional Insured — Vendors	Included
CG 88 66 — Property Damage Borrowed Equipment	Included
CG 04 36 — Limited Product Withdrawal	Included

All Others

Medical Payments — \$15,000	Included
CG 88 60 — Aggregate per location	Included
CG 88 61 — Property Damage — Customers' Goods On-premises	Included
CG 88 66 — Property Damage Borrowed Equipment	Included

Umbrella

eCLIQ® Product Highlights

Umbrella coverage from Liberty Mutual Insurance protects your clients when they need it most. Purchasing higher liability limits through an umbrella policy provides greater peace of mind and increased protection at a reasonable cost.

It's easy to include umbrella coverage with every policy when using eCLIQ to write business.

ELIGIBILITY

Umbrella coverage is available for all lines in eCLIQ with the following minimum underlying limits:

- General Liability — \$1,000,000/\$2,000,000
- Auto Liability — \$1,000,000
- Employers Liability — \$500,000/\$500,000/\$500,000

COVERAGE

Umbrella policies add an extra layer of protection once the underlying general liability or auto policy limits have been exhausted. Purchasing an umbrella policy is often more cost-effective for your clients than buying higher primary limits.

- Coverage follows the primary policy in key areas
- \$10 million capacity
- Defense costs in most cases in addition to the policy limits
- Worldwide coverage
- Additional insureds included if required in a contract or agreement and covered by the underlying insurance
- Per location or per project aggregate included when provided in the scheduled underlying policy
- Automatic drop down if the primary occurrence limit is exhausted or the remaining primary aggregate is below occurrence limit
- Bodily injury to co-employees and covered by the underlying insurance
- Crisis management coverage is automatically included on lead excess and umbrella policies with a \$250,000 limit
- Crisis management reporting period is seven days (compared to industry average of 24-72 hours)

Enhanced Umbrella Coverage

Available by optional endorsement:

- Employee benefits liability
- Foreign liability
- Knowledge of occurrence
- Waiver of subrogation

Business Auto

eCLIQ® Product Highlights

Our business auto enhancement endorsement provides coverage for owned, leased, nonowned, and hired vehicles, for both legal liability and physical damage resulting from collisions or other incidents.

We also offer gap coverage for business drivers without personal auto insurance policies, as well as loan/lease gap coverage.

Business Auto Enhancement Endorsement — AC 85 01

Cost varies by state — Percentage of total liability and physical damage premium subject to a minimum charge.

Accidental Airbag Deployment	Included
Additional Insured by Contract, Agreement or Permit	Included if required by written contract or permit
Amended Duties in the Event of Accident, Claim, Suit or Loss – Unintentional failure to disclose hazards	Included
Amended Fellow Employee Exclusion	Included
Audio, Visual, and Data Electronic Equipment	Included; \$100 deductible only applies to loss of electronic equipment
Bodily Injury redefined to include mental anguish, shock, and fright	Included
Employees as Insureds – Including employee hired auto	Included
Extra Expense – Broadened coverage	Included
Glass Repair – Waiver of deductible	Included
Hired Auto Coverage Territory	30 days, any auto
Hired Auto Physical Damage – Including employee hired auto	Included
Loan/Lease Gap*	Included
Newly Formed or Acquired Subsidiaries	90 days
Parked Auto Collision – Waiver of deductible	Private passenger and light trucks only
Personal Effects	Up to \$600 for personal items stolen within the auto; no deductible applies
Physical Damage – Additional transportation expense	\$50 per day; \$1,500 maximum
Physical Damage Deductible – Vehicle tracking system	Included; Decreased physical damage deductible by 50% when tracking system used to recover a stolen auto
Primary and Noncontributory – Written contract or written agreement	Included
Rental Reimbursement	\$75 per day limit; 30 day maximum; 24 hour waiting period per deductible
Removal or Replacement of Tools and Equipment	\$500
Supplementary Payments	
Cost of bail bonds	\$3,000
Loss of earnings due to time off from work at our request	Up to \$500 per day
Towing and Labor	
Private passenger and light trucks	\$75 per disablement
Medium trucks	\$150 per disablement
Trailers – Increased load capacity	Included; Trailers with weight up to 3,000 pounds are automatically covered for liability. For physical damage coverage, these trailers must be scheduled on the policy.
Two or more deductibles	Included; Decreases the deductible to be paid when multiple deductibles apply to a loss
Unintentional Failure To Disclose Hazards	Included
Waiver of Transfer of Rights of Recovery Against Others to Us	Included

* Not available in NY

Cyber Insurance for Business Owner's Policy (BOP)

eCLIQ® Product Highlights

By the Numbers

Data breaches affect businesses of all sizes —

27%

Human error root cause of data breach*

\$148

Average cost per lost or stolen record*

1 in 13

Web requests that lead to malware**

* 2018 Cost of a Data Breach: Global Overview by Ponemon Institute sponsored by IBM Security

** 2018 Symantec Internet Security Threat Report

This reference guide describes our cyber insurance for business owner's policies. Cyber insurance provides a critical layer of protection for your clients. Liberty Mutual Insurance offers your clients a pair of interlocking endorsements for business owner's policies in eCLIQ to provide the comprehensive protection they may be missing.

ELIGIBILITY

All BOP-eligible risks in eCLIQ have the option to purchase cyber insurance with the exception of the following four office class codes — billing services (88609), escrow agents (88583), occupant NOC (88617), and title insurance (88651).

The CyberOne™ endorsement is available for purchase once the data compromise endorsement is added to the policy.

COVERAGE

Data Compromise provides first-party coverage for expenses resulting from a personal data breach, including notification costs, forensic costs, crisis management with public relations services, and credit monitoring.

CyberOne provides third-party liability and defense for losses resulting from a personal data breach and includes expanded first-party coverage such as costs associated with restoring your client's data or system back to its original state prior to the breach.

Description	Data Compromise	CyberOne
Purpose	First-party expense coverage for data breach of personal information	Third-party coverage for suits from a data breach Additional first-party coverage to restore data damaged by the data breach
Availability	Optional endorsement to the BOP	Optional endorsement when Data Compromise is included on the BOP
Limits	Data Compromise — \$50,000 annual aggregate – Legal and Forensic IT Review — \$5,000 – Public Relations (PR) Services — \$5,000	Computer Attack — \$50,000 annual aggregate Data Compromise Defense and Liability — \$50,000 annual aggregate
Deductibles	\$500	Computer Attack — \$5,000 per occurrence Data Compromise Defense and Liability — \$500 each suit
Coverage	<ul style="list-style-type: none"> ▪ Legal and Forensic IT Services (\$5,000 sublimit) <ul style="list-style-type: none"> – Legal counsel review of data compromise and how best to respond – Professional IT review to determine nature and extent of data compromise and number and identities of Affected Individuals ▪ Notification Costs ▪ Services to Affected Individuals (e.g., current, former, or prospective customers, members, directors, employees) <ul style="list-style-type: none"> – Informational materials packet – Help line – Credit reporting and monitoring – Identity restoration case management ▪ PR Services <ul style="list-style-type: none"> – PR review of and response to potential impact of data compromise on business relationships – Costs to implement PR recommendations 	<ul style="list-style-type: none"> ▪ Data and system restoration costs resulting from a computer attack, including unauthorized access, malware attack (e.g., viruses, worms, spyware, etc.), and denial of service attack ▪ Data Compromise Defense and Liability (applies only if Data Compromise coverage triggered) <ul style="list-style-type: none"> – Duty to defend – Damages, judgments, or settlements to Affected Individuals (including current, former, or prospective customers, members, directors, employees) – Defense costs inside limit of liability

Data Security

eCLIQ® Product Highlights

By the Numbers

Data breaches affect businesses of all sizes —

27%

Human error root cause of data breach*

\$148

Average cost per lost or stolen record*

1 in 13

Web requests that lead to malware**

* 2018 Cost of a Data Breach: Global Overview by Ponemon Institute sponsored by IBM Security

** 2018 Symantec Internet Security Threat Report

Cyber insurance provides a critical layer of protection for your clients. Liberty Mutual Insurance offers data security coverage to provide the comprehensive protection clients may be missing.

ELIGIBILITY

Risks eligible for Custom Protector (CPSP), comprehensive business package (CBP), and monoline general liability policies in eCLIQ can purchase cyber insurance through our Data Security endorsement, with the exception of the following classes: financial institutions, adult businesses, credit card or financial transaction processing, healthcare facilities, gambling or gaming, information/data brokers, internet services, hospitals, municipalities, schools (excluding vocational), credit reporting agencies, and collection agents.

COVERAGE

The Data Security endorsement comprises four coverage options that offer the flexibility your clients need:

- **Data Compromise Response Expense** provides first-party coverage for expenses resulting from a personal data breach, including notification costs, forensic costs, crisis management with public relations services, and credit monitoring. In addition, coverage extends to regulatory and payment card industry (PCI) fines and penalties (where insurable by law) when levied due to privacy regulations.
- **Data Compromise Defense and Liability** provides third-party liability and defense for losses resulting from a personal data breach.
- **Attack and Extortion** provides first-party coverage for expenses resulting from a computer attack or extortion threat, including data and system restoration, data re-creation, loss of business income/business interruption, public relations services, and cyber extortion.
- **Network Security Liability** provides third-party liability and defense for losses resulting from a breach of sensitive or confidential business information of others. Coverage also extends to the unintentional forwarding of malware to others.

The following tables provide more details on each of these options:

Description	Data Compromise Response Expense	CyberOne™
Purpose	First-party expense coverage for data breach of personal information of others	Third-party coverage for suits resulting from a data breach of personal information of others
Availability	Optional coverage in the Data Security endorsement to the commercial general liability (CGL) policy	Optional coverage in the Data Security endorsement to the CGL policy Data Compromise Response Expense must be selected in order to qualify for Data Compromise Defense and Liability coverage.
Limits	\$50,000 - \$1,000,000 aggregate limit Contains sublimited coverages determined based on the aggregate limit selected. Sublimited coverages: <ul style="list-style-type: none"> – Named Malware – Public Relations (PR) Services – Forensic IT Review – Legal Review Regulatory Fines and Penalties – PCI Fines and Penalties 	\$50,000 - \$1,000,000 aggregate limit; Sublimit: Named Malware — \$50,000
Deductibles	\$2,500 – \$10,000 depending upon aggregate limit selected	\$2,500 – \$10,000 depending upon aggregate limit selected
Coverage	<ul style="list-style-type: none"> ▪ Notification Costs: Coverage for expenses to notify individuals affected or possibly affected by a data breach of personal information ▪ Named Malware: Coverage for a data breach of personal information of others caused by a virus, malware, or other malicious code named and recognized by the CERT Coordination Center, McAfee® Security, Symantec® or other comparable third-party monitors of malicious code activity ▪ Legal and Forensic IT Services: <ul style="list-style-type: none"> – Legal counsel review of data compromise and how best to respond – Professional IT review to determine nature and extent of data compromise and number and identities of affected individuals ▪ Services to Affected Individuals (e.g., current, former, or prospective customers, members, directors, and employees): <ul style="list-style-type: none"> – Information packet – Help line – Credit reporting and monitoring – Identity restoration case management ▪ Public Relations Services: <ul style="list-style-type: none"> – PR review of and response to potential impact of data compromise on business relationships – Costs to implement PR recommendations ▪ Regulatory and PCI Fines and Penalties: Coverage for fines and penalties (where insurable by law) levied against the insured by a government entity or the (PCI) due to breach of privacy regulation 	<ul style="list-style-type: none"> ▪ Duty to defend ▪ Damages, judgments, or settlements to affected individuals ▪ Defense costs within limit of liability

Note: Limits may be per occurrence or an annual aggregate. Please contact your underwriter with any questions.

Description	Attack and Extortion	Network Security Liability
Purpose	First-party expense coverage for computer attack or extortion threat against the insured's network	Third-party coverage for suits resulting from a data breach of sensitive or confidential business information of others or from a network security loss
Availability	Optional coverage in the Data Security endorsement to the CGL policy	Optional coverage in the Data Security endorsement to the CGL policy
Limits	\$50,000 - \$1,000,000 aggregate limit Contains sublimited coverages determined based on the aggregate limit selected. Sublimited coverages: <ul style="list-style-type: none"> - Data Restoration - System Restoration - Data Re-Creation - Loss of Business Income/Business Interruption - Public Relations Services - Cyber Extortion 	\$50,000 - \$1,000,000 aggregate limit
Deductibles	\$10,000	\$10,000
Coverage	<ul style="list-style-type: none"> ▪ Data and system restoration costs resulting from a computer attack, including unauthorized access, malware attack (e.g., viruses, worms, spyware), and denial of service attack ▪ Data Re-Creation: First-party coverage to re-create or replace data lost or corrupted by a computer attack for which there is no electronic source available ▪ Loss of Business: First-party coverage for loss of income and extra expense in the event of deterioration or interruption of network performance on the insured's computer system ▪ Public Relations/Crisis Management: Expense coverage for public relations, crisis management, and related expenses that become necessary following a data breach ▪ Cyber Extortion: First-party coverage for the costs associated with protecting the insured's computer system from an extortion or ransom demand including the cost to hire a negotiator and payments made in response to the demand 	<ul style="list-style-type: none"> ▪ Third-party coverage for defense costs and damages for which the insured becomes liable as a result of a data breach of confidential business information of others. Also extends to the unintentional propagation of malware or unintended abetting of a denial of service attack to others.

Note: Limits may be per occurrence or an annual aggregate. Please contact your underwriter with any questions.

Contractor's Errors and Omissions

eCLIQ® Product Highlights

Contractor's Errors and Omissions (E&O) coverage provides an essential layer of protection for your construction clients. Liberty Mutual Insurance offers coverage tailored to your clients' needs should their customer suffer an economic loss from an error, act, or omission, whether caused by faulty work, or defective materials or products your client sells or installs. Contractor's E&O provides important coverage above and beyond that provided by general liability.

Annual aggregate limits	Deductibles
▪ \$100,000	▪ \$500 ³
▪ \$300,000 ²	▪ \$1,000 (default)
▪ \$500,000 ²	▪ \$2,000
▪ \$1,000,000 ²	▪ \$5,000
	▪ \$10,000

1 Or in compliance with state regulations.

2 Available in most states.

3 Only available with the \$100,000 limit.

ELIGIBILITY

Risks eligible for Custom Protector® (CPSP), comprehensive business package (CBP), and monoline general liability policies in eCLIQ within the following 28 trade contractors classifications can purchase the Contractor's E&O endorsement.

- Air conditioning equipment dealers/ distributors and install service or repair
- Appliances and accessories installation, servicing or repair – household
- Carpentry – interior
- Ceiling or wall installation metal
- Drilling water
- Drywall
- Electrical apparatus
- Electrical work
- Fence erection
- Floor covering installation
- House furnishings installation
- HVAC no LPG
- HVAC
- Janitorial services
- Landscape gardening
- Lawn care services
- Painting exterior
- Painting interior
- Paperhanging
- Plumbing commercial and industrial
- Plumbing residential and domestic
- Refrigeration systems or equipment dealers or distributors and installation
- Septic tank systems cleaning
- Septic tank systems installation, servicing, or repair
- Sign erection, installation, or repair
- Telephone, telegraph, or cable television line construction
- Tile, stone, marble, mosaic, or terrazzo
- Water softening equipment

COVERAGE

Our Contractor's E&O endorsement — CG 91 04 10 14 — includes the following features:

- Claims-made coverage subject to a retroactive date
- Defense outside the limit
- Annual aggregate limits range from \$100,000 – \$1,000,000
- Per error or omission deductibles range from \$500 – \$10,000 depending on limit selected
- Extended reporting options¹:
 - 60-day basic extended reporting period included
 - Optional one-year supplemental extended reporting endorsement available

Manufacturer's Errors and Omissions

eCLIQ® Product Highlights

Manufacturer's errors and omissions (E&O) coverage provides an essential layer of protection for your manufacturing clients. Liberty Mutual Insurance offers coverage tailored to your clients' needs if a product of theirs does not work properly due to their manufacturing error and causes an economic loss to their customers.

ELIGIBILITY

Risks eligible for Custom Protector® (CPSP), comprehensive business package (CBP), and monoline general liability policies in eCLIQ for more than 350 manufacturing classes can purchase the Manufacturer's E&O endorsement for their eCLIQ policy. Featured classes include:

- Appliances and accessories manufacturing
- Auto, bus, truck parts manufacturing
- Bakery plants
- Bolt, nut, screw, or washer manufacturing
- Bottle manufacturing
- Bookbinding
- Box or container manufacturing
- Can manufacturing
- Candy products manufacturing
- Carpet, rug, or floor covering manufacturing
- Die cast manufacturing
- Electrical components manufacturing
- Food products manufacturing
- Furniture manufacturing
- Heating equipment manufacturing
- Machinery and machinery parts manufacturing
- Metal goods manufacturing
- Paper goods manufacturing
- Plastic or rubber goods manufacturing
- Sheet metal works shop
- Sign manufacturing
- Tank manufacturing
- Tool manufacturing
- Wire goods manufacturing
- Wood products manufacturing

COVERAGE

Our Manufacturer's E&O endorsement — CG 90 93 10 14 — includes the following features:

- Claims-made coverage subject to a retroactive date
- Defense within (inside) the limit
- Per error or omission deductibles range from \$5,000 to \$100,000
- Extended reporting options
 - 60-day basic extended reporting period included
 - Optional supplemental reporting period available up to five years
- Annual aggregate limits range from \$100,000 – \$1,000,000
 - Defense costs and other supplementary payments are included within the limit of insurance and will therefore reduce the limit of insurance available¹
 - Deductible erodes the limit²

Per Act, Error, or Omission	Aggregate
\$100,000	\$100,000
\$100,000	\$200,000
\$100,000	\$300,000
\$200,000	\$200,000
\$200,000	\$400,000
\$250,000	\$250,000
\$250,000	\$500,000
\$500,000	\$500,000
\$500,000	\$1,000,000
\$1,000,000	\$1,000,000

Deductibles	
▪ \$5,000	▪ \$50,000
▪ \$10,000	▪ \$75,000
▪ \$25,000	▪ \$100,000

¹ AR, LA, NJ, VT separate Supplementary Payments limit applies.

² AR, IL, TX, VT limits are not reduced by deductibles.

Miscellaneous Professional Liability

eCLIQ® Product Highlights

Limits Available ¹	
Each Wrongful Act	Aggregate Limit
\$250,000	\$250,000
\$500,000	\$500,000
\$1,000,000	\$1,000,000

Deductibles ²	
▪ \$1,000	▪ \$25,000
▪ \$2,500	▪ \$50,000
▪ \$5,000	▪ \$100,000
▪ \$10,000	

Why is MPL Necessary?

- Professional Liability is no longer limited to occupations such as doctors and lawyers. Many small businesses provide services that could be held to a professional standard.
- Mistakes happen and even minor mistakes can have major financial consequences.
- Today's customers don't hesitate to bring action against a business if they feel wronged or if services don't meet their expectations.
- Costs to defend and pay claims for professional services can put a significant financial strain on a small business owner.
- Most general liability policies do not explicitly provide coverage for claims of economic damages only.
- Increasing numbers of job contracts require that professional liability insurance coverage be in place.

¹ Limit options may vary by state.

² Deductibles subject to minimum amount based on limits.

Miscellaneous Professional Liability (MPL) coverage — sometimes called errors and omissions coverage — provides protection for financial damages suffered by an insured's client. Unlike the commercial general liability policy it is attached to, MPL provides protection primarily for financial damages, but generally not bodily injury or property damage.

This guide describes our MPL endorsement available for Custom Protector® (CPSP), comprehensive business package (CBP), and monoline general liability policies in eCLIQ.

ELIGIBILITY

CPSP-, CBP-, and monoline general liability-eligible risks in more than 60 classes of business can purchase the MPL endorsement.

Featured classes include, but are not limited to:

- Antique stores
- Art galleries
- Auctioneers
- Caterers
- Consultants (various types)
- Dental laboratories
- Event, party, or wedding planners
- Hotels
- Inspection/appraisal companies
- Interior decorators
- Office machine or appliance installation, inspection, adjustment, or repair companies
- Photographers
- Professional trade associations
- Real estate agents
- Sales or service organizations
- Ticket agencies

COVERAGE AND BENEFITS

Our MPL endorsement — CG 92 81 (or state variation) — includes the following features:

- One endorsement for all classes
- Easily endorsed onto a commercial general liability policy — no separate policy required
- Flexible limits and deductibles
- Separate limits of insurance — the commercial general liability policy's Each Occurrence/General Aggregate Limit will not be reduced by payment made for wrongful acts under this endorsement
- Claims-made coverage subject to the retroactive date
- Defense within/inside the limits
- Extended reporting options:
 - Sixty-day basic extended reporting period, automatically included
 - Optional three-year extended reporting period

We believe...

independent agents will win in the marketplace.

We will do more than any other carrier to help agents thrive today and tomorrow.

We are the champion of the independent agent.

Independent agents are in the best position to win.

You provide ease, choice and advice that other distribution channels don't. You are the best advocate for helping your customers navigate the best insurance choices for themselves and their businesses.

Thank you for your partnership.

IT'S ALL ABOUT **Helping You Succeed**

When you partner with Liberty Mutual Insurance we are with you from start to finish because, like you, we deliver on our promises of:

Strong partnerships



Consistency and stability



Broad, innovative products



Ease of doing business



IT'S ALL ABOUT **Helping You Succeed**

helpingyousucceed-libertymutual.com



[@LibertyB2B](https://twitter.com/LibertyB2B)