

General Liability Exclusions & Options

Auto Owners Insurance

Please
Quote

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- **Completed Operations – Property Damage to Your Work Exclusion:** Please note that this policy does not provide coverage for Products/Completed Operations Property Damage to “your work” including work performed by subcontractors. We recommend you obtain other coverage to provide this important protection. Please indicate here by checking this box if you wish us to pursue such coverage from an alternate insurer.
 - **Silica or Silica-Related Dust Exclusion:** eliminates coverage for any silica or silica-related dust exposures.
 - **Known Injury Exclusion:** eliminates coverage for injury or damage that is known by the insured (or other specified person) prior to the policy term. If the insured knew such injury or damage had occurred, then any continuation, change or resumption of such injury or damage during or after the policy term will be deemed to have been known before the policy term began.
 - **Infringement of Copyright, Patent, Trademark or Trade Secret Exclusion:** eliminates “personal injury” or “advertising injury” coverage for “infringement of copyright, patent, “trademark”, trade secret or other intellectual property right”.
 - **Exterior Finishing System and Stucco Exclusion:** eliminates coverage for installation, service or repair of EFIS, and/or exterior stucco application once work is completed.

OPTIONS: Commercial General Liability Plus Endorsement offers the following coverage extensions consolidated into one endorsement:

1. **Products/Completed Operations Aggregate Reinstatement:** The Products/Completed Operations aggregate will receive one automatic reinstatement.
2. **Personal Injury Extension:** Personal Injury Extension amends the definition of Personal Injury to include discrimination and humiliation as additional covered offenses subject to an employment - related activities exclusion and other policy exclusions.
3. **Non-ownership/Hired Auto Coverage:** Non-ownership. Hired Auto Coverage is provided equal to the policy occurrence limits (combined single limit or split limit) if there is no other valid or collectible insurance.
4. **Extended Watercraft Coverage:** Non-owned Watercraft coverage is amended to Non-owned Watercraft less than 50 feet in length.
5. **Broadened Supplementary Payments Coverage:** Bail Bonds Coverage is now \$500.
6. **Loss of Earnings Coverage** is increased to \$150
7. **Fire Legal Liability Amendment:** The Fire Legal Liability coverage is increased to twice the standard fire legal liability limit subject to a \$100,000 maximum limit. This coverage extension is displayed on the Declarations.
8. **Medical Payments Amendment:** The Medical Payments limit is increased to \$10,000. This coverage extension is displayed on the Declarations.

This is only a summary of insurance coverage's and does not constitute a policy, contract or legal evidence of insurance. For complete policy terms, conditions, limitations and exclusions refer to the policy.

Initials _____

Date _____

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