

General Liability Exclusions & Options *Mid-Continent*

Please
Quote

- Please note that this General Liability policy does **not** provide coverage for Products/Completed Operations Property Damage to your product (the home). Mid-Continent applies the Economic Loss Rule to the settlement of their claims. We recommend that you obtain other coverage to provide this important protection. Please indicate here by checking this box if you wish us to pursue such coverage for you through another insurer.

- Build/Design Professional Liability: Your policy can be endorsed to include limited coverage for Professional Liability at a rate of 15% of your General Liability premium. Please indicate here by checking this box if you wish us to pursue such coverage for you.

- Amendment- Aggregate Limits of Insurance per Location or Project: This endorsement applies the general aggregate limit separately to each location owned or rented location or per project away from owned or rented premises. The policy may be amended to apply the general aggregate on a per location or project basis. Please indicate here if you wish us to pursue such coverage for you.

- Broadened Pollution Liability: You can endorse your general liability policy to include limited pollution protection for 10% of your annual premium. Please indicate here by checking this box if you wish us to pursue such coverage for you.

- Swimming Pool Pop-Up Coverage: Your policy can be endorsed to include coverage on a limited basis of \$25,000 per occurrence with a 5% of the Contractor Liability premium as an additional charge. Please indicate here by checking this box if you wish us to pursue such coverage for you.

- Medical Payments is excluded from your policy. This coverage has been \$5000 in the past, but has been removed by Mid-Continent. They are not willing to offer a buy-back on this coverage at this time.

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 _____

Edition 11/5/2007 GL-GAI

General Liability Exclusions & Options

Mid-Continent

The following list of exclusions and limitation endorsements are attached to your policy. Please refer to the complete endorsement wording that can be found at www.roeins.com under Proposals/General Liability/Mid-Continent:

- **EXCLUSION – CONSTRUCTION MANAGEMENT ERRORS AND OMISSIONS** – This excludes coverage for preparing, approving, or failure to prepare or approve, maps, shop drawings, opinions, reports, surveys, etc.
- **EXCLUSION–CONTRACTORS–PROFESSIONAL LIABILITY** – This excludes coverage for the failure to render any professional services by you or on your behalf.
- **EXCLUSION–Damage To Work Performed by Subcontractors on your behalf** excludes Damage To Your Work performed by Subcontractors.
- **EXCLUSION – COVERAGE C – MEDICAL PAYMENTS** Medical Payments does not apply and none of the references to it in the Coverage Part apply.
- **EXCLUSION-Silica Or silica-Related Dust Exclusion** - This insurance does not apply to: Silica Or Silica-Related Dust.
- Amendment of insured contract **DEFINITION** is further limited to tort liability.
- **EXCLUSION-FUNGUS, MILDEW AND MOLD EXCLUSION** - This insurance does not apply to claims arising out of, resulting from, caused by, contributed to, or in any way related to the existence, inhalation or exposure to any “fungus/fungi” and or “spore(s)”.
- **EXCLUSION – LEAD** related claims.
- **EXCLUSION– VIOLATION OF STATUTES THAT govern e-mails, fax, phone calls or other methods of sending material or INFORMATION.**
- **EXCLUSION–DESIGNATED WORK** - ALL WORK IN THE STATES OF ARIZONA, CALIFORNIA, COLORADO, DELAWARE, HAWAII, ILLINOIS, LOUISIANA, NEW JERSEY, NEW YORK, NEVADA, OHIO, SOUTH CAROLINA, WASHINGTON, WISCONSIN.
- **DEDUCTIBLE LIABILITY INSURANCE**– Your deductible includes Allocated Loss Expenses.
- **EXCLUSION-AMENDATORY ENDORSEMENT EXCLUSION – INJURY OR DAMAGE FROM EARTH MOVEMENT.**
- **EXCLUSION – MANGANESE** related claims.
- **EMPLOYERS LIABILITY EXCLUSION ENDORSEMENT** as this is normally insured under Workers Compensation.
- **EXCLUSION-ASBESTOS** related claims.
- **EXCLUSION-COPYRIGHT, PATENT, TRADEMARK, OR TRADE SECRET EXCLUSION.**

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