

## General Liability Coverage Summary

Coverage is designed to cover :	“Bodily Injury”, “Property Damage” and “Personal and Advertising Injury” arising out of your premises, operations and products-completed operations <b><u>unless</u></b> excluded by the policy or by endorsement.
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### GL Enhancements are available –including but not limited to the following:

Personal & Advertising Injury-Coverage for Sales Forces of Insured’s in the business of Broadcasting	Covers “non-broadcast” employees of an insured during or in connection with the sale of media time to insured’s customers
Additional Insured’s	Automatically covers any person or organization as additional insured where required by contract.
Knowledge of Occurrence	Provides greater flexibility for insured with regards to duties in the event of a loss
Non Owned Watercraft	Expands GL coverage for non owned watercraft up to 52’ when not being used to carry persons or property for a charge.
Notice of Occurrence	Provides greater flexibility for insured with regards to duties in the event of a loss
Bail Bonds	\$2500 for cost of bail bonds
Supplementary Payments	\$350 per day for time off work- for reasonable expenses incurred by insured at our request to assist us in claims investigation or defense of a claim or “suit”.
Unintentional Failure to Disclose Hazards	Unintentional failure to disclose all hazards existing at inception of policy won’t jeopardize coverage afforded by policy provided such failure or omission was not intentional.