

BOP Liability Plus / General Liability Plus Coverage Comparison



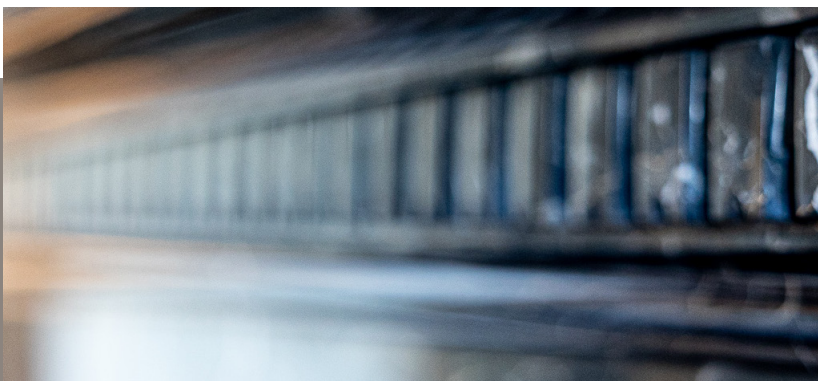
The Business Owner's Liability Plus and the General Liability Plus endorsements are specially designed for the business owner looking to expand and enhance the liability protection afforded by our BOP and Premier policies. The comprehensive coverage comparison below will help you differentiate these endorsements.

Coverage	BOP Liability Plus	General Liability Plus
Additional Insured – Owners, Lessees, or Contractors – Automatic Status	Included in GL limit	Included in GL limit
Additional Insured – Managers or Lessors of Premises – Automatic Status	Included in GL limit	Included in GL limit
Additional Insured – Lessor of Leased Equipment – Automatic Status	Included in GL limit	Included in GL limit
Additional Insured – Vendors – Automatic Status	Included in GL limit	Included in GL limit

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Coverage	BOP Liability Plus	General Liability Plus
Additional Insured – Mortgagees, Assignees, or Receivers	Included in GL limit	N/A
Employee Benefits Liability Coverage	N/A	\$1,000,000 per person \$2,000,000 aggregate
Include Directors or Trustees on Committees as Employees	N/A	Included
Waiver of Transfer of Rights of Recovery Against Others to Us	Included	Included
Newly Formed or Acquired Organizations	180 days	180 days
Knowledge of Occurrence, Offense, Claim, Suit, Unintentional Omission, and Unintentional Failure to Disclose Hazards	Included	Included



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Coverage	BOP Liability Plus	General Liability Plus
Voluntary Property Damage	N/A	\$2,500 occurrence \$25,000 aggregate
Non-Owned Watercraft and Non-Owned Aircraft Liability	60 feet	60 feet
Primary and Non-Contributory	Included	N/A
Supplementary Payments – Higher Limits	\$2,000 – bail bonds \$500 per day – investigation expenses	\$2,000 – bail bonds \$400 per day – investigation expenses
Pollution Coverage for Upset of Mobile Equipment	N/A	Included in GL limit
Reasonable Force Expansion – Property Damage	N/A	Included
Lost Key Coverage	N/A	\$25,000



BOP Liability Plus / General Liability Plus Coverage Comparison



Coverage	BOP Liability Plus	General Liability Plus
Personal and Advertising Injury Definition Amended	N/A	Included
Fire, Sprinkler Leakage, or Explosion	\$300,000	\$250,000 or \$300,000 depending upon state
Aggregate Limits of Insurance	Included	Included

The coverages described here are in the most general terms and are subject to the actual policy conditions and exclusions. For actual coverage wording, conditions, and exclusions, refer to the policy or contact your Central agent.

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