

# General Liability Broadened Coverages

*Not-for-Profit Amendatory Endorsement*

*General Liability XTEND Endorsement*

## Automatic Special Events Coverage (NFP)

Automatic coverage with no premium charge for:

- All indoor events with less than 1,000 attendees and shorter than 24 hrs in duration
- All outdoor events with less than 500 attendees and shorter than 24 hours in duration

Events to be rated separately and charged for:

- Any event that exceeds attendees or duration described above
- Any parade, fair or carnival
- Any athletic, sporting or motor vehicle event including walks, runs, tournaments demonstrations rallies or competitive activities

Hazardous Activities excluded:

- Fireworks, pyrotechnics, etc.
- Mechanically operated amusement devices
- Rodeos
- Aircraft; balloons; parachuting

## Blanket Additional Insured (NFP & XTEND)

- Persons or Organizations where required by written contract or agreement (NFP)
- States or Political Organizations – Permits relating to operations or premises (NFP)
- Mortgagees, Assignees, Successors or Receivers (NFP)
- Managers or Lessors of Premises (XTEND)
- Lessor of Leased Equipment (XTEND)

## Invitee Property Damage Legal Liability (NFP)

- \$15,000 Property Damage Legal for property in the insureds care, custody or control that belongs to the insureds: Clients, Guests, Members, Patrons, Supporters, Volunteers
- Perils Covered: Fire, Explosion, Lightning, Smoke, Water, Vandalism

## Broadened Named Insured (XTEND)

- Automatic named insured status for:
  - Acquired organizations up to 180 days
- Any organization over which the insured maintains ownership or majority interest

## Fire Damage Liability Extension (XTEND)

- Fire Damage Limit increased to \$300,000
- Perils extended to: Fire, Explosion, Lightning, Smoke resulting from such fire, explosion or lightning, Water Damage

## Additional General Liability Extensions (XTEND)

- Blanket Waiver of Subrogation
- Incidental Medical Malpractice
- Personal Injury – Assumed by Contract
- Bodily Injury definition expanded to include mental anguish, mental injury, shock, fright, disability, humiliation, sickness or disease sustained by a person, including death resulting from these
- Injury to Co-Employees
- Aircraft Chartered with Crew
- Non-owned Watercraft – Increase from 25 feet to 50 feet
- Increased Supplementary Payments
  - Cost for bail increased to \$2,500
  - Loss of earnings increased to \$500 per day
- Knowledge & Notice of Occurrence or Offense
- Unintentional Omission
- Expected or Intend Injury resulting from the use of reasonable force to protect persons or property