

Program Coverage Enhancements & Additional Coverages

Property (REO)

- **Foundations-** Building definition is extended to cover bellow ground foundation.
- **Outdoor Property-** Provides coverage for Trees, Shrubs, Plants and Lawns.
- **Broader Coverage-** Provides coverage for Retaining Walls, Roadways, Walks, Patios, Paved Surfaces, Underground Pipes, Flues, Drains, Cesspools or Septic Tanks.
- **Recreational Outdoor Equipment-** Provides coverage for recreational courts & equipment and swimming pools.
- **Valuable Papers and Account Receivables-** Increases the limit of Valuable Papers and Account Receivable to \$25,000 for each.
- **Fire Department Service Charge-** Provides up to \$25,000 for Fire Departments service charges.
- **Property Off-Premises Including Transit-** Provides \$25,000 limit for Property Off-Premises and Transit.
- **Property of Others-** The coverage for Property of Others is increased to \$25,000.

Liability (Multicover)

- **Non-Employment Discrimination Liability-** Coverage for liability arising out of unlawful treatment of individuals based on race, color, ethnic origin, gender, age and sexual preference.
- **Blanket Additional Insured-** Policy automatically provides coverage for a variety of additional insured interests.
- **Blanket Waiver of Subrogation-** When required by written contract, coverage automatically provides a waiver of subrogation.
- **Mental Anguish-** Coverage is expanded to include mental anguish that arises out of bodily injury.
- **Supplemental Payments-** Sub-limits have been liberalized or eliminated.
- **Amended duties in the event of an Occurrence, Claim or Suit-** Duties have been clarified and made more favorable to the policyholder.

Crime-Fidelity (Under REO Property Form)

- **Employee Dishonesty-** Provides coverage for \$25,000 Limit in Employee Dishonesty.
- **Money and Securities-** Provides coverage for \$25,000 Limit in Money and Securities.
- **Depositor Forgery-** Provides coverage for \$25,000 Limit in Depositor Forgery.
- **Money Orders and Counterfeit Money-** Provides coverage for \$25,000 Limit in Money Orders and Counterfeit Money.

Available Coverages

- **Crisis Management-** Provides coverage for Communication, Event Business Income-Extra Expense and Post Crisis Expense for covered crisis (Violent acts, Contamination, Communicable Disease, Construction Accidents).
- **Data Compromise-** Provides coverage for Legal Counsel, IT Services, Notification and Services of Affected Individuals due to Data Compromise.

Underwriting approval is required in all submissions. The quote will outline the scope of coverages being offered to the client. Policy wording and endorsements will determine terms, conditions, and coverage.