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Subjects for discussion

- Commercial General Liability - Why do you need it
- Volunteers – how are they covered
- Directors' and Officers' Liability – Aren't they covered by the Commercial General Liability

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Commercial General Liability

Commercial General Liability has several components and provides coverage if you are sued.

Commercial General Liability includes:

- *Bodily injury & Property damage*
- *Medical expenses*
- *Tenants legal liability*
- *Employers Bodily Injury*
- *Limited Pollution Liability*
- *Limited Abuse Liability*
- *Non- owned Automobile*
- *Legal liability for damage to hired vehicles*

The next few slides outline in detail these coverages

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Commercial General Liability (cont'd)

Bodily Injury and Property Damage:

Provides coverage in the event that you are found to be legally liable of causing bodily injury or property damage to a third party resulting from an accident on your premises, your product or the services you provide at your premises or a customer's location .

This extends to include all property that you own or lease, provided it is listed on your policy. It is important to notify us when there is a change to locations or land ownership

Personal and Advertising Injury Liability

Provides coverage in the event you are found to be legally liable of causing personal or advertising injury such as affecting a person's reputation to a third party resulting from the conduct of your business or oral or written publication in any manner that slanders or libels a person's or organization's goods, products, or services

Medical Expenses

Provides voluntary payment of reasonable medical expenses to third parties injured, regardless of fault as a result of an accident on your premises or arising from the services you provided

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Commercial General Liability (cont'd)

Tenants Legal Liability

Provides coverage in the event that you are found legally liable for property damage to the premises you lease or rent

Employers Bodily Injury Liability

Extends coverage to include bodily injury to employees arising out of and in the course of their employment (volunteerism)

Limited Pollution Liability Endorsement

The pollution exclusion under the Commercial General Liability coverage is amended to include Bodily Injury, Property Damage or Personal and Advertising Liability losses caused by unexpected or unintentional spill, discharge, emission, dispersal, seepage, leakage, migration, release or escape of pollutants that;

- results in the injurious presence of pollutants in or upon land, the atmosphere, drainage or sewage system, watercourse, or body of water,
- is detected within 120 hours after the commencement of the spill,
- is reported to us within 120 hours of being detected,
- does not occur in a quantity or with a quality that is routine or usual to the business of the insured.

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Commercial General Liability (cont'd)

Abuse Limited Liability Endorsement

Limited Abuse coverage can be added back into the liability policy using this endorsement, which deletes the standard abuse exclusion from the CGL and replaces it with limited coverage.

This wording will provide coverage for the insured's operation but excludes coverage for the person who commits the abuse.

Non-owned Automobile

To protect you against legal liability arising from the use or operation of any automobile that you do not own, while that automobile is being used in the course of your organization's activities. You could be legally liable along with the owner of the vehicle

If the vehicle owner's policy had lapsed or their liability limit proved inadequate, Non-owned Auto policy will protect you

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Commercial General Liability (cont'd)

Legal Liability for Damage to Hired Vehicle Endorsement

Short-term hired or leased vehicles are a very common situation for employers, regardless of whether the vehicles are rented in the name of the employer or the employee. The Excluding Long-Term Leased Vehicle Endorsement restricts the definition of Hired Automobiles to only those hired for under 30 days. Adding the Excluding Long-Term Leased Vehicle Endorsement eliminates coverage for long-term leased vehicles that should be covered under a Standard Automobile Policy with the lessee as an additional insured. Attach the Excluding Long-Term Leased Vehicle Endorsement whenever a Legal Liability for Damage to Hired Vehicle Endorsement is attached to the non-owned auto policy.

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Volunteers

Coverage is provided under the Blanket Accident Insurance Form

Limit \$200,000 per occurrence
 \$1,000 weekly indemnity
 \$25,000 Blanket Medical Reimbursement
 \$400,000 Aggregate

This coverage will provide funds to pay a director, member, or volunteer if they are accidentally injured while performing duties on behalf of your insured organization. This can be used to cover medical expenses, lost wages, etc.

Aggregate limit means the maximum amount payable in any one policy period.

This coverage is on a per-policy basis, meaning that it does not need to be added to each individual location

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Directors' and Officers' and Employment Practices Liability

Provides financial protection to the directors, officers and the organization in the event there are allegations made against them resulting from the performance of their duties as they relate to the organization

Common allegations involve decisions, acts, mistakes, errors or omissions such as wasted assets, misrepresentation of the financial status, misappropriation of funds, or overlooked significant growth or investment opportunities

Employment Practices Liability – Provides protection to the directors, officers and the organization against claims made by employees, former employees and/or potential employees. It covers discrimination, wrongful dismissal, sexual or workplace harassment, wrongful failure to employ or promote and other employment related allegations

Defence costs are in addition to the policy limit and will not deplete the available limit of liability

Claims must be reported to us promptly



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Questions



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