



## Summary of Limits, Restrictions, and Requirements

Module	Form	Description	Limit
2	CGL CGL CGL	Coverage C - Medical Payments Reporting Period Supplementary Payments - Bail Bonds Maximum Supplementary Payments - Loss of Earnings	1 Year \$250 \$250 Per Day
3	CGL CGL	Who is an Insured - Newly Acquired Organization When We Do Not Renew Condition - Written Notice Requirement	90 Days 30 Days
4	BACF BACF BACF BACF BACF	Liability Protection - Maximum Weight of Trailers Supplementary Payments - Bail Bonds Physical Damage Coverage - Transportation Expenses Physical Damage Coverage - Loss of Use Expenses Zone Rated Vehicle Operating Radius	2,000 Pounds \$2,000 \$20 Per Day \$20 Per Day > 200 Miles
6	WC	Operations in State Not Listed in Item 3.A - Notify Insurer	30 Days
12	Terrorism Terrorism Terrorism Terrorism	Terrorism Risk Insurance Act - Federal Share of Compensation for Terrorism Terrorism Risk Insurance Act - Program Cap Other Acts (of Terrorism) Exclusion Endorsement - Damages Threshold Other Acts (of Terrorism) Exclusion Endorsement - People Sustaining Injury Threshold	85% \$100 Billion \$25 Million 50 People



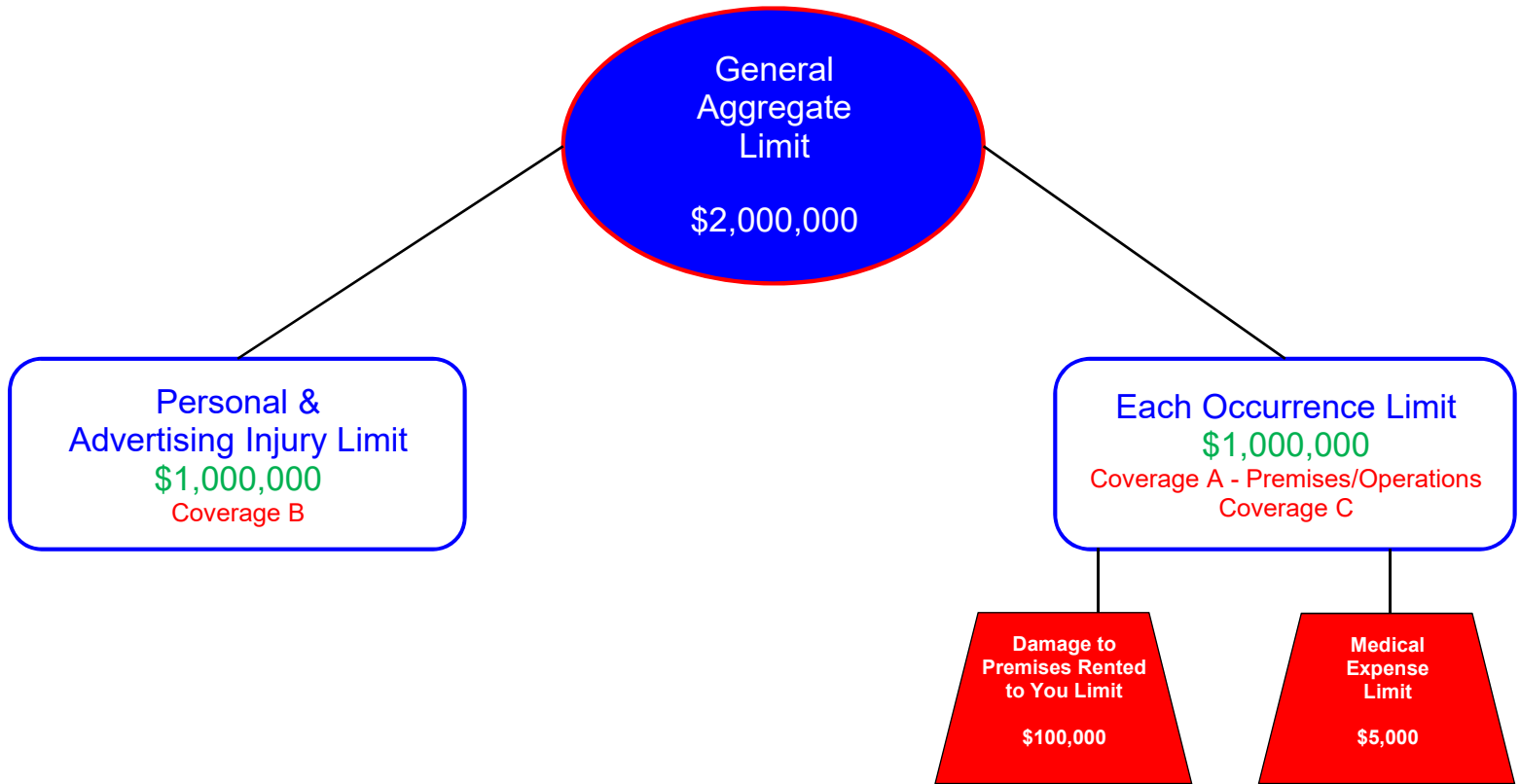
## Commercial General Liability Policy

Coverages	Exclusions	Conditions
<b>Cov A - Bodily Injury &amp; Prop Damage</b>	<b>Coverage A Exclusions</b>	<b>Coverage A Conditions</b>
Premises and Operations Products and Completed Operations	Expected or Intended Injury Contractual Liability Liquor Liability Workers Compensation and Employers Liability	Legally Obligated to Pay Damages Bodily Injury or Property Damage Occurrence Coverage Territory
<b>Cov B - Personal &amp; Advertising Injury</b>	Pollution War Aircraft, Auto, or Watercraft Mobile Equipment Damage to Property Damage to Insured's Product or Work	Policy Period Duty to Defend
False Arrest, Detention, or Imprisonment Malicious Prosecution Wrongful Eviction Slander or Libel Violation of Rights of Privacy Copyright Infringement in Advertisement.	<b>Coverage B Exclusions</b>	<b>General Conditions</b>
<b>Cov C - Medical Payments</b>	Knowing Violation of Rights of Another Material Published With Knowledge of Falsity Material Published Prior to Policy Period Criminal Acts Contractual Liability Breach of Contract Quality or Performance of Goods Wrong Description of Prices Infringement of Copyright, Patent, Trademark Insureds in Media and Internet-Type Business Electronic Chatrooms or Bulletin Boards Unauthorized Use of Another's Name or Product Pollution War	Duties in the Event of Occurrence Other Insurance Bankruptcy Legal Action Against Us Premium Audit Representations Separation of Insureds Transfer of Rights of Recovery Against Others to Us When We Do Not Renew
Accidents on Premises Operations Away from Premises	<b>Coverage C Exclusions</b>	
<b>Supplementary Payments</b>	Injury of Insured Injury of Someone Hired by Insured Injury of Someone Occupying Premises Person Entitled to Workers Compensation Injury from Physical Exercise or Athletic Event	
Fees for Attorneys, Witnesses Bail Bonds Loss of Earnings Court Costs Prejudgment or Post-judgment Interest		

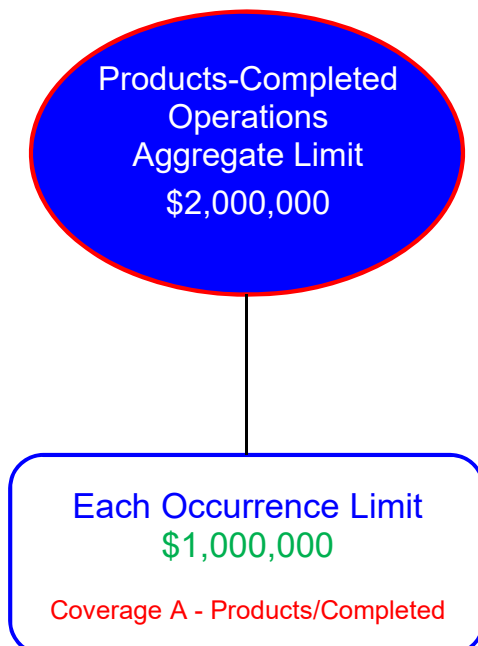


## Commercial General Liability Policy Limits

### General Aggregate Limit



### Products-Completed Operations Aggregate Limit





## Commercial Auto Insurance

Property Coverages	Liability Coverages	Exclusions	Conditions	Endorsements
<b>Covered Autos - Symbols</b>	<b>Insuring Agreement</b>	<b>Liability Exclusions</b>	<b>Loss Conditions</b>	<b>BACF Endorsements</b>
1 - Any Auto 2 - Owned Autos Only 3 - Owned Private Passenger Autos 4 - Owned Autos Other Than Priv Pass 5 - Owned Autos Subject to No Fault 6 - Owned Autos Subject to Compulsory Uninsured Motorists Coverage 7 - Specifically Described Autos 8 - Hired Autos Only 9 - Nonowned Autos Only 19 - Mobile Equipment Subject to Compulsory Insurance	Bodily Injury Property Damages Covered Pollution Costs or Expenses Defense Costs  <b>Supplementary Payments</b> Insurer Expenses Bail Bonds Bonds to Release Attachments Reasonable Expenses of Insured Court Costs Post-judgment Interest	Expected or Intended Injury Workers Compensation Care, Custody, or Control Handling of Property Operations Completed Operations Pollution War Racing  <b>Physical Damage Exclusions</b> Nuclear Hazard War Wear and Tear Freezing Mechanical Breakdown Road Damage to Tires Certain Electronic Equipment	Appraisal for Physical Damage Losses Duties in the Event of an Accident Legal Actions Against the Insurer Transfer of Rights Against Others Loss payment – Physical Damage  <b>General Conditions</b> Bankruptcy Concealment, Misrepresentation, or Fraud Liberalization Other Insurance Premium Audit Policy Period, Coverage Territory Two or More Coverage Forms	Medical Payments Personal Injury Protection Uninsured Motorists Underinsured Motorists
<b>Available Coverages</b> Collision Comprehensive Specified Causes of Loss Towing Transportation Loss of Use				



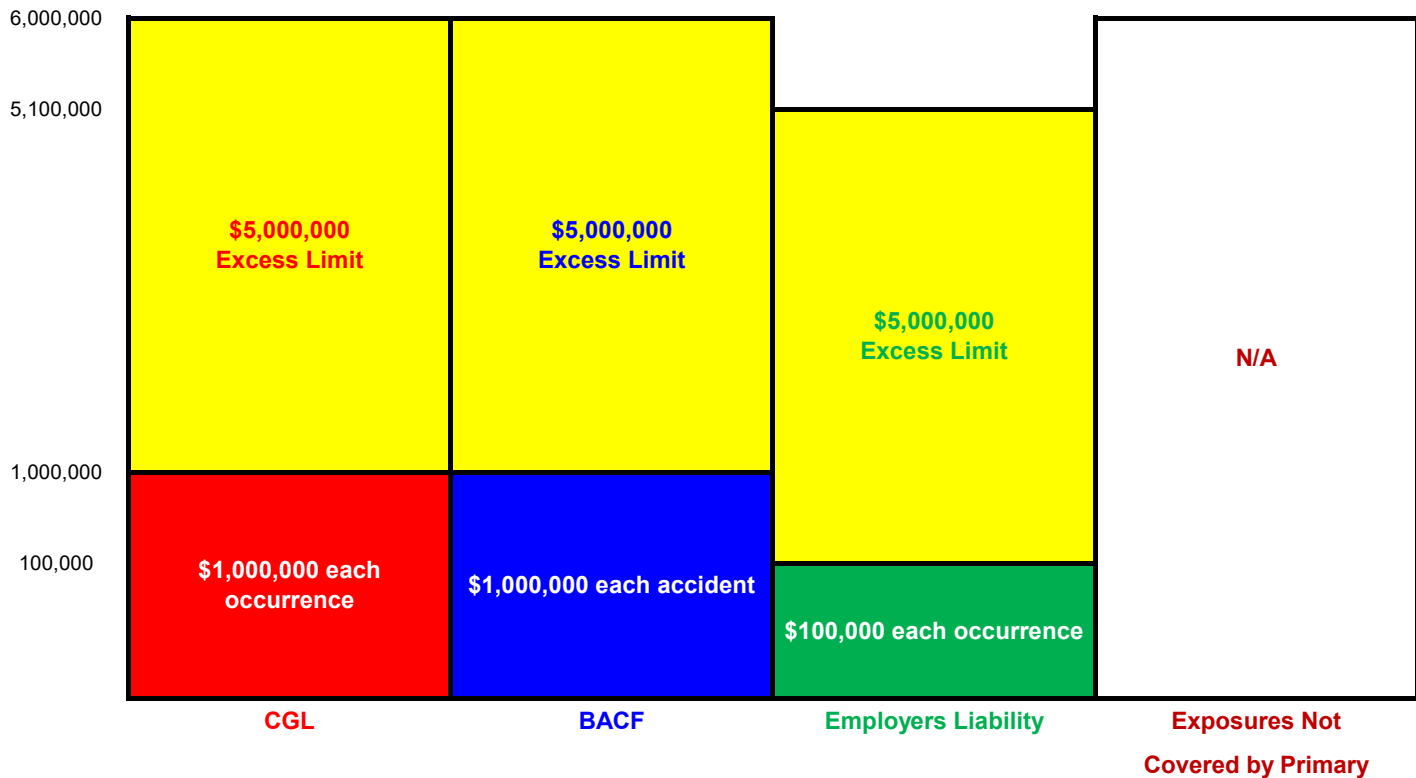


## Types of Environmental Insurance

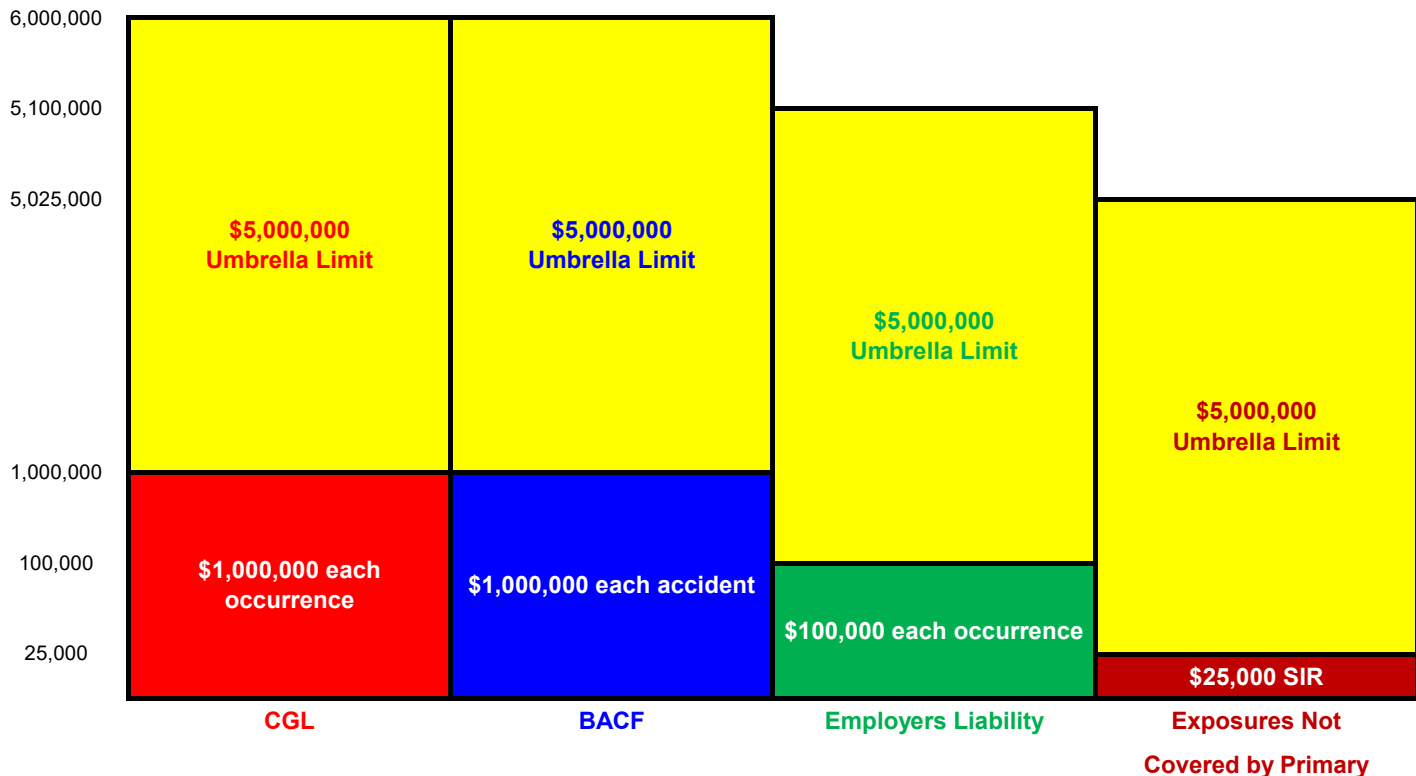
Site-Specific	Operations-Specific	Professional Liability
Site-specific environmental impairment liability (EIL) policy	Contractors pollution liability (CPL) policy	Environmental professional errors and omissions (E&O) liability policy
CGL/EIL combination policy	CGL/CPL combination policy	Professional liability/CGL/CPL combination policy
Underground storage tank (UST) compliance policy	Asbestos and lead abatement contractors general liability policy	
Property transfer policy		
Remediation stop-loss policy		
Secured creditor policy		



### Excess Liability Policy



### Umbrella Liability Policy



Assumptions - \$25,000 self-insured retention (SIR); \$5,000,000 excess/umbrella liability policy each occurrence limit