



The Commercial General Liability Plus Endorsement expands commercial general liability coverage and offers higher limits in some areas to meet your business insurance needs.

### CHANGES TO POLICY EXCLUSIONS

- **Expected or Intended Injury:** Allows coverage for property damage resulting from use of reasonable force to protect persons or property.
- **Watercraft Exclusion:** Increases coverage for non-owned watercraft from 26 feet to 51 feet long.
- **Damage to Property:** Allows coverage for property damage to borrowed equipment at an insured's job site up to \$25,000 per occurrence. Coverage is excess over any other coverage available on the equipment.
- **Fire Legal Liability:** Expanded to include explosion, lightning, and sprinkler leakage.

### MEDICAL PAYMENTS COVERAGE

- **Medical Payments Limit:** Coverage increased to \$10,000.
- **Expanded Coverage:** Excess coverage for persons injured while participating in physical exercise, games or sports. Organized athletic contests are excluded.

### ADDED COVERAGES

- **Voluntary Property Damage:** \$5,000 per occurrence with \$10,000 aggregate limit.
- **Care, Custody and Control Property Damage:** \$10,000 per occurrence with \$25,000 aggregate; subject to a \$500 deductible.
- **Electronic Data Liability:** \$25,000
- **Product Recall Expense:** \$25,000 limit per recall, with \$50,000 aggregate. Pays 90% of covered recall expenses; subject to a \$1,000 deductible.
- **Water Damage Legal Liability:** \$25,000 Property damage to premises rented to and occupied by you.

### INCREASED COVERAGES

- **Supplementary Payments:** Bail bond limit increased to \$1,000 and Loss of Earnings expanded to \$500 per day.
- **Newly Formed or Acquired Organizations:** Extended from 90 to 180 days.

### AUTOMATIC ADDITIONAL INSURED

- **Owners, Lessees or Contractors:** When required in construction agreement.
- **Lessor of Leased Equipment:** When required in lease agreement with you.
- **Vendors:** When required by contract.
- **Managers or Lessors of Premises:** When required by contract.

### WAIVER OF SUBROGATION INCLUDED

- **Blanket Waiver of Subrogation:** Covered when required by contract.

### LIBERALIZATION

- **Liberalization Condition:** Added to the Commercial General Liability policy.

### OTHER GMRC POLICIES AVAILABLE

- Commercial Property
- Commercial Auto
- Commercial Umbrella Liability
- Workers' Compensation
- Crime
- Inland Marine
- Employer's Liability (Stop Gap) in North Dakota and Ohio



*This brochure provides a basic description of this product. These summarized coverage descriptions are intended for reference and do not include policy conditions, exclusions or limitations. For a complete description of the policy features, consult your Grinnell Mutual agent.*