

General Liability Plus Endorsement

Agent Quick Reference

The General Liability Plus endorsement increases coverages to the standard Insurance Services Office (ISO) contract and applies automatically to all of our General Liability policies. The following shows how our endorsement compares to the standard ISO form. For more details, you can view the Market Focus Guide on www.safeconow.com.

COVERAGES	STANDARD ISO (FORM CG0001)	LIABILITY PLUS (FORM CG7635)
Additional Insured – By Written Contract, Agreement or Permit, or Schedule	N/A	Additional Insureds are automatically included if the requirement for this status is a written agreement. This section may satisfy additional insured requirements for landlords, managers, governmental permits, and equipment lessors.
Blanket Waiver of Subrogation	Not Included	Included
Definition of Bodily Injury	Not Included	Includes mental anguish
Employees as Insureds – Health Care Services	N/A	Unless separately excluded, coverage for providing or failing to provide incidental professional health care services.
Extended Coverage for Newly Acquired Organizations	Until the 90th day	Coverage is extended until the end of the policy period, regardless of whether this time exceeds 90 days
Extended “Property Damage”	N/A	Unless separately excluded, coverage applies for “property damage” resulting from the use of reasonable force to protect persons or property.
General Aggregate Limit per Location	Not Included	Included
Increased Medical Expense Limit	\$5,000	\$10,000
Knowledge or Occurrence	To constitute knowledge of an “occurrence,” notification to any insureds is considered acceptable. Notification should occur as soon as is practicable.	The Named Insured or an officer of the Named Insured must receive notice of an “occurrence” claim or “suit” to constitute knowledge of an “occurrence.” This is more favorable to the Insured’s interests, as the ISO form considers notification to any insured as knowledge of an occurrence.
Liberalization Clause	N/A	If the Commercial General Liability Coverage Form is broadened to provide additional coverage with no additional premium, and the effective date of the change is during the policy period, the policy will automatically provide this additional coverage on the effective date of the revision.
Non-Owned Aircraft	N/A	Coverage applies if not operated by any insured.
Non-Owned Watercraft	Coverage applies to watercraft you do not own, less than 26 feet in length.	Coverage applies to watercraft you do not own, less than 52 feet in length.
Supplementary Payments – Amount for time off from work	Up to \$250 per day	\$500 per day
Supplemental Payments – Bail Bonds	\$250	\$3,000
Tenant’s Property Damage	Property damage to premises rented for 7 days or less; otherwise, provides coverage for damage by fire only, \$50,000 limit.	No seven-day limitation on property damage. Property damage coverage is extended to include not only fire, but other causes of loss for premises you rent or temporarily occupy with permission of the owner. General liability per occurrence limit.
Unintentional Failure to Disclose all Hazards	Named insured agrees that the statements in the Declarations are accurate and complete.	If named insured unintentionally fails to disclose any existing hazards, coverage will not be denied because of such failure.
Who Is An Insured – Managers	Exclusion for bodily Injury or personal and advertising injury to other employees.	Exclusion does not apply to executive officers or managers at the supervisory level or above.

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