

If you have any questions about the contents of this notice, please contact your agent/broker.

Structure of Policy:

Declarations Shows whether coverage is claims-made or occurrence, whether defense costs are within or outside the limits of liability, and whether claims expenses are within or outside of the deductibles or self-insured retentions.

Schedule of Forms and Endorsements New form listing all forms included in the policy.

Common Policy Provisions and Conditions Includes common definitions, conditions, exclusions and defense provisions applicable to all coverages, and sets out all provisions for deductibles, self-insured retentions and extended reporting periods.

Professional Liability Coverage Part Provides professional liability coverage to facilities, physicians and providers in a single Professional Liability Coverage Part. This Coverage Part also has the following features: 1) definitions, conditions and exclusions are set forth in the Common Policy Provisions and Conditions; 2) coverage can be claims-made or occurrence; 3) limits can be shared or separate; 4) providers can share limits as "full-time equivalent" or "slot" employee; and 5) as permitted by law, defense costs can be within or outside the limits of liability.

General Liability Coverage Part Provides general liability coverage, including coverage for potential claims, i.e., events discovered during the policy period that could reasonably result in a claim. This Coverage Part also has the following features: 1) definitions, conditions and exclusions are set forth in the Common Policy Provisions and Conditions; 2) medical payments coverage is provided in the General Liability Coverage Part; 3) coverage can be claims-made or occurrence coverage; 4) limits can be shared or separate; and 5) as permitted by law, defense costs can be within or outside the limits of liability.

Cyber Liability and Breach Response Coverage Part Provides coverage for cyber-liability, regulatory proceeding, crisis management, data protection and reputational harm. Definitions and exclusions are set forth in the Common Policy Provisions and Conditions.

Employee Benefits Liability Provides employee benefits liability coverage in an endorsement to the General Liability Coverage Part.

Employer's Liability Provides employers' liability coverage in monopolistic states through an endorsement to the General Liability Coverage Part.