### Commercial General Liability Coverage Checklist

**NONPROFITS' OWN™ specialized coverage**

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Competitor Name</th>
<th>Competitor Name</th>
<th>Competitor Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>☑ Defense fees and costs outside the policy limits when defending the insured</td>
<td>☐ Yes ☐ No</td>
<td>☐ Yes ☐ No</td>
<td>☐ Yes ☐ No</td>
</tr>
<tr>
<td>☑ Occurrence limit $1 million, aggregate limits to $3 million</td>
<td>☐ Yes ☐ No</td>
<td>☐ Yes ☐ No</td>
<td>☐ Yes ☐ No</td>
</tr>
<tr>
<td>☑ Umbrella limits to $10 million available</td>
<td>☐ Yes ☐ No</td>
<td>☐ Yes ☐ No</td>
<td>☐ Yes ☐ No</td>
</tr>
<tr>
<td>☑ Occurrence Form (CG 00 01)</td>
<td>☐ Yes ☐ No</td>
<td>☐ Yes ☐ No</td>
<td>☐ Yes ☐ No</td>
</tr>
<tr>
<td>☑ Prior Acts Coverage available</td>
<td>☐ Yes ☐ No</td>
<td>☐ Yes ☐ No</td>
<td>☐ Yes ☐ No</td>
</tr>
<tr>
<td>☑ Blanket additional insured endorsements</td>
<td>☐ Yes ☐ No</td>
<td>☐ Yes ☐ No</td>
<td>☐ Yes ☐ No</td>
</tr>
<tr>
<td>☑ Fundraiser endorsement included</td>
<td>☐ Yes ☐ No</td>
<td>☐ Yes ☐ No</td>
<td>☐ Yes ☐ No</td>
</tr>
<tr>
<td>☑ Liquor Liability Form included</td>
<td>☐ Yes ☐ No</td>
<td>☐ Yes ☐ No</td>
<td>☐ Yes ☐ No</td>
</tr>
<tr>
<td>☑ Medical payments limit $20,000 (an increase over the $5,000 or $10,000 limits commonly offered)</td>
<td>☐ Yes ☐ No</td>
<td>☐ Yes ☐ No</td>
<td>☐ Yes ☐ No</td>
</tr>
<tr>
<td>☑ Damage to Property of Others in Care, Custody, or Control limit $25,000 with $25,000 defense costs</td>
<td>☐ Yes ☐ No</td>
<td>☐ Yes ☐ No</td>
<td>☐ Yes ☐ No</td>
</tr>
<tr>
<td>☑ Newly formed entities covered until end of policy period</td>
<td>☐ Yes ☐ No</td>
<td>☐ Yes ☐ No</td>
<td>☐ Yes ☐ No</td>
</tr>
<tr>
<td>☑ Automatic liberalization</td>
<td>☐ Yes ☐ No</td>
<td>☐ Yes ☐ No</td>
<td>☐ Yes ☐ No</td>
</tr>
<tr>
<td>☑ Damage to premises rented limit $500,000 with limits up to $1 million available</td>
<td>☐ Yes ☐ No</td>
<td>☐ Yes ☐ No</td>
<td>☐ Yes ☐ No</td>
</tr>
<tr>
<td>☑ Client damage to employee’s or volunteer’s owned auto limit $1,000 occurrence/$3,000 aggregate</td>
<td>☐ Yes ☐ No</td>
<td>☐ Yes ☐ No</td>
<td>☐ Yes ☐ No</td>
</tr>
<tr>
<td>☑ Client damage to property of others limit $5,000 and occurrence/$25,000 aggregate</td>
<td>☐ Yes ☐ No</td>
<td>☐ Yes ☐ No</td>
<td>☐ Yes ☐ No</td>
</tr>
<tr>
<td>☑ Identity Theft Expense limit $30,000</td>
<td>☐ Yes ☐ No</td>
<td>☐ Yes ☐ No</td>
<td>☐ Yes ☐ No</td>
</tr>
<tr>
<td>☑ Terrorism Travel Reimbursement limit $30,000</td>
<td>☐ Yes ☐ No</td>
<td>☐ Yes ☐ No</td>
<td>☐ Yes ☐ No</td>
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<tr>
<td>☑ Kidnap Expense limit $50,000</td>
<td>☐ Yes ☐ No</td>
<td>☐ Yes ☐ No</td>
<td>☐ Yes ☐ No</td>
</tr>
</tbody>
</table>

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Turn over for more information...

[insurancefornonprofits.org/checklist-commercial-general-liability]
<table>
<thead>
<tr>
<th>Feature</th>
<th>Yes</th>
<th>No</th>
<th>Yes</th>
<th>No</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Executive Recruitment Expense limit $50,000</td>
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<tr>
<td>Bail Bonds $5,000 and Lost Earnings up to $1,000/day</td>
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<td>Non-Owned Watercraft less than 75 feet long</td>
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<tr>
<td>Umbrella limits to $10 million available</td>
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<tr>
<td>Workplace Violence Counseling limit $50,000</td>
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<td>Unsatisfied Contributions limit $25,000</td>
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<td>Bodily Injury includes mental anguish</td>
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<tr>
<td>Security Event Costs and Expenses limit $50,000</td>
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<tr>
<td>Cyber Extortion limit $50,000</td>
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<tr>
<td>Crisis Management and Reward Expense limit $25,000</td>
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<tr>
<td>Outside Aggressor Expenses limit $50,000</td>
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<tr>
<td>Network Security Reimbursement limit $10,000</td>
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<tr>
<td>Loss of Electronic Data and/or Protected Health Information limit $50,000</td>
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</tbody>
</table>