

Communicable Disease Liability Coverage

NONPROFITS OWN® Additional coverage modifying COMMERCIAL GENERAL LIABILITY

Highlighted Features

- \$250,000 limit
- Includes attorneys' fees and defense costs within limit
- Covers damages because of bodily injury or property damage caused by transmission of a communicable disease or act or omission of an insured in the following:
 - ▶ Supervision, hiring, employing, training, or monitoring of any person that may be or is infected with and/or spreads a communicable disease
 - ▶ Testing for a communicable disease
 - ▶ Actual or alleged failure to prevent the spread of a communicable disease
 - ▶ Actual or alleged failure to report to authorities a communicable disease or any person or place that may be infected

Coverage in Action

After lockdown due to a virus, a nonprofit animal rescue has resumed operations. A visitor interested in adopting an animal visits the rescue, and, three days later, complains of showing symptoms of a virus. The visitor claims to have been exposed to the virus at the animal rescue. Fortunately, the nonprofit has NONPROFITS OWN® Communicable Disease Liability Coverage and is covered for defense and indemnification costs up to the available limit.



The insurance policy, not this brochure, forms the contract between the insured and the insurance carrier. The policy may contain limits, exclusions, and limitations that are not disclosed in this brochure. Coverages may differ by state.

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