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.