

Coverage highlights: Contractors general liability

Contractors general liability essential extension CG7758 and elite extension CG7759 are available for use with most policies.

General liability coverage	Essential	Elite
Additional insured — primary and noncontributory	Included; automatic if required by contract	Included; automatic if required by contract
Blanket additional insured — specified relationships	Included if required by contract	Included; automatic if required by contract
Blanket additional insured ongoing and completed operations	Not included	Included if required by contract
Contractual liability (railroads)	Not included	Included
Contractual liability — personal and advertising injury	Not included	Included
Damage to premises rented to you — fire legal liability	\$300,000; includes fire, lightning, explosion, smoke, and sprinkler leakage	\$500,000; includes fire, lightning, explosion, smoke, and sprinkler leakage
Electronic data liability	Not included	Included \$25,000
Expected or intended injury — reasonable force	Included bodily injury and physical damage	Included bodily injury and physical damage
Extended property damage coverage for borrowed tools or equipment	\$2,500 per occurrence/\$5,000 policy/\$250 deductible	Covered up to \$25,000 under property damage, care, custody, and control
Fellow employee coverage	Not included	Included
Fire, lightning, or explosion damage	Expanded definition	Expanded definition
General liability conditions — duties in event of accident	Included clarifies the requirement	Included clarifies the requirement
General liability conditions — unintentional failure to disclose exposures	Included	Included
Health care service professionals as insureds — incidental malpractice	Included	Included
Liberalization	Automatic revisions	Automatic revisions
Medical payments limit	\$5,000	\$10,000
Medical payments reporting period	3 years extended reporting	3 years extended reporting
Mental anguish	Included in definition of “bodily injury”	Included in definition of “bodily injury”
Newly formed or acquired organizations as insureds	Until the end of the policy period	Until the end of the policy period

General liability coverage (continued)	Essential	Elite
Non-owned watercraft	Less than 51 feet long	Less than 60 feet long
Property damage—elevators	Amendment of exclusions regarding elevators; reduces application of care, custody, or control exclusion	Amendment of exclusions regarding elevators; reduces application of care, custody, or control exclusion
Per project or per location aggregate	Included	Included
Subsidiaries as insureds	When you own more than 50% of the voting stock on the effective date of this policy	When you own more than 50% of the voting stock on the effective date of this policy
Supplementary payments—bail bonds or loss of earnings	\$3,000 bail bond limit; \$350 loss of earnings limit	\$5,000 bail bond limit; \$500 loss of earnings limit
Voluntary property damage care custody control	Not included	Included up to \$25,000
Waiver of transfer of rights of recovery	Included if required by contract	Included if required by contract



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Disclaimer: This is only a summary of coverage and is subject to policy conditions, limitations, and exclusions that may vary from state to state. Refer to the issued policy for specific details regarding coverages, conditions, and exclusions. In the event of a conflict between the terms contained herein and the policy, the policy terms and conditions will prevail.

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