

LIABILITY:

Auto-Keepers' Liability
Non-Owned and/or Hired Automobile Liability
Liability for Property of Guests
Voluntary Property Damage Liability
Aggregate Limits of Protection - Per Location or Per Project
Employee Benefit Liability Coverage
Additional Fire Legal Liability
Limited Pollution Liability Coverage
Pollution Coverage for Transportation of Contaminants
Pollution Liability Coverage for Contractors' - On Site Premises
Liquor Liability Coverage
Employee Dishonesty
Welfare and Pension Plan (ERISA) Coverage
Bonds
Business Catastrophe Liability
** Maryland Lead Liability ** (new!)

OPTIONAL

COVERAGES

PROPERTY:

Contractor's Tools & Equipment
Glass & Lettering
Signs, Lights & Clocks
Peak Season Increase
Outdoor Trees, Shrubs and Plants
Special Office Property Coverage
Earthquake Coverage
Sewer and Drain Back-up
Building Ordinance Coverage
Income Protection Coverage
Breakage Coverage
Contingent Business Interruption
Income Protection - Off Premises Utility Service Failure
Valuable Papers and Records
Accounts Receivable
Transportation
Electronic Data Processing Coverage
Uninsured/Underinsured Motorists Coverage for Mobile Equipment
Burglary of Outside Containers
Computer Fraud
All Risk Builders' Risk
Mechanical and Electrical Breakdown Coverage

INDUSTRY SPECIALTY ENDORSEMENTS:

Florists & Nurserymen Endorsement	Hospitality Enhancement
Cooking Protection Accidental Leakage	Golf Course Enhancement
Condominium Coverage	Florists Enhancement
Condominium Loss Assessment Coverage	Contractor Enhancement
Directors' & Officers' Liability - Condominiums	Retail Enhancement
Directors' & Officers' Liability - Homeowners Association	Office Enhancement
Contractors' Profit and Loss Coverage	Funeral Director Enhancement
Manufacturing and Machine Shops Enhancement	Wholesalers Enhancement
Church Protector Coverage	
Printers' Additional Coverage Endorsement	

PROFESSIONAL LIABILITY:

Druggists' Professional Liability
Funeral Directors' Liability
Opticians' Professional Liability Optometrists' Professional Liability
Hearing Aid Store Professional Liability
Veterinarians' Liability / Animal Grooming Professional Liability
Barber Shops / Beauty Shops Professional Liability
Emergency Medical Technicians' Professional Liability Coverage
Cemetery Professional Liability
Teachers Professional Liability
Fire Companies Errors and Omissions Coverage
Contractors' Design Errors and Omissions Liability Coverage
Directors' and Officers' Liability Coverage - Churches

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