

# PROPERTY & CASUALTY HIGHLIGHTS FOR PROFESSIONAL SERVICE FIRMS



## RLIPACK BUSINESS OWNERS POLICY PROPERTY COVERAGE

### Automatic Coverage Provided With Professionals Standard Property Enhancement

Full Replacement Cost

No Coinsurance

#### Business Income and Extra Expense

- Actual loss sustained up to 12 months
- No waiting period
- Billable hours option up to \$50,000
- Dependent properties—\$50K limit included; can be increased

#### Ordinance or Law—\$250,000 Limit

- Increased cost of construction
- Demolition
- Loss of value to undamaged building

#### Interruption of Computer Operations

- \$100,000 aggregate limit included, can be increased

#### Claim Data Expense

- \$10,000 limit

#### Equipment Breakdown

#### Newly Acquired Property

- Up to 180 days
- Building—\$1,000,000 limit
- Business personal property—\$500,000 limit
- Business income and extra expense—\$500,000 limit

#### Property Off Premises

- Up to BPP limit and 180 consecutive days

#### Valuable Papers

- \$100,000 blanket limit included; can be increased
- Flood and earthquake perils covered

#### Accounts Receivable

- \$250,000 blanket limit Included; can be increased
- Flood and earthquake perils covered

#### Fine Arts

- \$100,000 blanket limit included; can be increased
- Limited exclusions

#### Computers and Electronic Data

- Worldwide coverage territory
- Up to BPP limit on premises and \$50,000 for off premises. \$10,000 for electronic vandalism (up-to-date virus software and 72-hour backup required)
- Head crash, flood, earthquake, utility services, mechanical breakdown and artificial electricity are covered perils

#### Contract Penalty Coverage

- \$25,000 limit

#### Identity Fraud

- \$25,000 limit

#### Utility Services

- \$25,000 limit; can be increased
- Direct damage and business income extra expense
- Includes overhead power lines

#### Outdoor Property

- \$10,000 limit

#### Water Backup and Sump Pump Overflow

- \$25,000 limit included; can be increased

#### Money And Securities

- \$25,000 limit; can be increased

#### Employee Dishonesty

- \$50,000 limit Included; can be increased

#### ERISA

- \$100,000 limit Included; can be increased

#### Green Building and BPP Upgrade Endorsement

- For increased cost of loss and related expenses associated with green alternatives and certification—additional 10% of the loss up to \$25,000



### RLIPACK BUSINESS OWNERS POLICY LIABILITY COVERAGE

#### Automatic Coverage Provided With Professionals Liability Enhancement

##### Medical Payments

- \$10,000 limit included

##### First Aid and Good Samaritan Services

##### Damage to Premises Rented to You

- \$1,000,000 limit—perils expanded to include fire, water, smoke, lightning and explosion

##### Non-Owned Watercraft Liability

- For watercraft up to 75 feet

##### Aircraft Chartered With Crew

##### Electronic Data Liability

- Removes exclusion for damage to electronic data if resulting from property damage

##### Newly Acquired or Formed Organizations

- Automatic coverage for 180 days

##### Waiver of Subrogation

- Blanket based on contract

#### Blanket Additional Insureds

- Lessors of premises and leased equipment
- State or political subdivisions permits for premises or operations
- Clients and any other organization based on contract
- Primary and non-contributory wording
- Waiver of subrogation

#### Amended Personal and Advertising Injury

- Expanded to include electronic material

#### Amended Bodily Injury

- Definition expanded to include mental anguish

#### Optional Liability Coverage Endorsements Available

##### Hired and Non-Owned Auto Liability

- Separate limit of liability; excess basis

##### Hired Car Physical Damage

- Up to 14,000 lbs. GVR, ACV up to \$60,000 limit, \$1,500 for loss of use and temporary transportation expenses, \$250 deductible

##### Scheduled Additional Insured Endorsement

- Primary and non-contributory wording
- Waiver of subrogation

##### Foreign Liability Endorsement

- Expands coverage for suits brought outside of coverage territory

##### Watercraft Liability Endorsement

- Owned watercraft up to 26 feet

##### Employee Benefits Liability

##### Stop Gap Liability for Monopolistic WC States

##### Notice of Cancellation to Designated Entity

##### Employment Practices Liability



### RLIPACK EXCESS LIABILITY COVERAGE

#### Follow Form With Underlying for the Following Coverages:

##### General Liability

- Who is an insured
- Watercraft—owned and non-owned
- Coverage territory
- Expenses outside the limit
- Contractual liability

### Auto Liability

- Owned and non-owned
- Uninsured/underinsured—when not rejected
- (Only in Florida, Indiana, New Hampshire, Louisiana, Vermont, West Virginia and Wisconsin)

### Employers Liability

### Employee Benefits Liability

### Optional Excess Liability Coverage Endorsement Available

#### RLIPack For Professionals Excess Liability Enhancement

- Primary and non-contributory for additional insureds
- Blanket waiver of subrogation as required by contract

### Notice Of Cancellation to Designated Entity



## RLIPACK AUTO COVERAGE

### Coverage Provided With Optional RLIPack Business Auto Enhancement

#### Broad Form Named Insured

- Newly acquired entities—up to 180 days

#### Employees as Insureds

- Covers your employees as insureds while driving their own cars on company business

#### Blanket Additional Insured

- As required by contract—primary and non-contributory basis

#### Blanket Waiver of Subrogation

- As required by contract

#### Employee-Hired Autos

- Covers your employees when they rent autos in their own name while on company business

#### Fellow Employee Coverage

- Removes exclusion for bodily injury to a fellow employee when all employees are covered by workers compensation

#### Auto Loan/Lease Gap Coverage

- For a total loss, pays the outstanding balance of a lease or loan

#### Glass Repair—Waiver of Deductible

- Deductible is waived when glass is repaired vs. replaced

### Hired Auto Physical Damage—Loss of Use

- Up to \$1,500 for amounts you are obligated to pay the lessor or rentor for their loss of use

### Hired Car—Worldwide Coverage

- Expands coverage territory for liability to anywhere in the world when cars are rented for 30 days or less—excess basis

### Temporary Transportation/Rental Car Expenses

- Up to \$1,500 for rental expenses incurred due to physical damage to a covered auto

### Amended Bodily Injury Definition—Mental Anguish

- Redefines bodily injury to include resulting mental anguish

### Airbag Coverage

- Covers accidental airbag discharge due to mechanical or electrical breakdown

### Amended Insured Contract Definition—Railroad Easement

- Removes exclusion for work done within 50 feet of a railroad

### Coverage Extensions—Audio, Visual and Data Electronic Equipment

- Coverage for equipment when it is permanently installed

### Notice of And Knowledge of Occurrence

- Amended to clarify that prompt notice is to be given when the loss is known by you as owner, a partner, executive officer or insurance manager

### Personal Effects Coverage

- Up to \$400 for personal items lost due to a total theft

### Unintentional Errors and Omissions

- Clarifies that your rights for coverage are not prejudiced when you unintentionally omit or make an error in providing us information

### Hired Auto Physical Damage Coverage

- Up to \$60,000 for damage to hired/rented vehicles if owned vehicles are covered for physical damage

### Towing Coverage

- Up to \$750 for towing and labor for all autos caused by a covered cause of loss. A \$250 deductible applies to trucks.



## RLICOMP COVERAGE

### Workers Compensation Policy Highlights For Professional Service Firms

#### Waiver Of Subrogation

- Blanket and scheduled versions are available

#### Notice Of Cancellation to Designated Entity

- Available as an option to fulfill client contract requirements

#### Employers Liability Increased Limits

- Up to \$1 million available

#### USL&H

- Available on an “if any” basis and up to 10% of payroll

#### Premium Audit

- Streamlined process designed for professionals

*The above features are representative of the types of coverages offered by RLI, which may vary with each individual policy. The actual coverages, terms and conditions will be set forth in the insurance policy.*

### WHAT YOU CAN EXPECT WITH RLI AS YOUR PARTNER:

**A coordinated, complete insurance solution**—Our professional liability, commercial property & casualty, automobile and workers’ compensation programs interlock to provide you with the most integrated and comprehensive protection available. You no longer have to worry about the coverage gaps inherent with disconnected programs. You can also reduce the administrative burden by placing all lines of insurance with a single carrier and receive the benefit of package discounts.

**Flexible underwriting design**—As your nimble partner, we rapidly adapt our coverage offerings to keep pace with your changing needs. As you look for new opportunities in a challenging marketplace, RLI can quickly revise your insurance program to meet your contractual demands.

**Expert claims handling**—Our claims specialists and litigation managers are among the most experienced in your industry. Because of our specialization, we quickly benchmark your case against similar cases. We understand trends and expected claim developments, allowing us to more accurately project costs and influence positive outcomes.

**Reliable strength and stability**—RLI has been awarded an A+ rating by A.M. Best and Standard and Poor’s. We’ve also been named to Ward’s 50® Top P&C Performers list for financial strength and stability every year since the list’s inception. Unlike some insurers with fickle appetites, we have a proven track record of niche program stability since 1961. We’ll be here for professional firms today and tomorrow—just as we have demonstrated unwavering dedication and stability for the construction, surety and professional liability markets for several decades.