



## CPH Liability Insurance Contract Review

Dear Insured:

Below you will find a summary of common contract requirements we can and cannot provide, along with annual general pricing associated to add those coverages\*

### We CAN provide :

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| <input type="checkbox"/> <b>Occurrence Professional Liability</b><br>Limit: 1/3 or 1/5 or 2/4   Premium: Varies  | <input type="checkbox"/> <b>Fire/Water Legal Liability</b><br>Limit: \$250,000   Included with General Liability  |
| <input type="checkbox"/> <b>Additional Insured Endorsement</b><br>Limit: Matches professional liability limit<br>Premium: Landlords (free), all others (10% of PL) | <input type="checkbox"/> <b>Business Personal Property (Not available in FL)</b><br>Limit: \$15,000   Premium: \$150 (Must also have GL)                    |
| <input type="checkbox"/> <b>Occurrence General Liability</b><br>Limit: \$1,000,000/\$3,000,000   Premium: \$182  | <input type="checkbox"/> <b>Vicarious Sexual Misconduct</b><br>Limit: \$1,000,000   \$300 + \$50 per employee   |
|  | <input type="checkbox"/> <b>Non-Owned Auto</b><br>Limit: \$1,000,000   \$80 for 1-10 employees + \$8<br>Only available to corporate policies with employees |

Many of these coverages can be added online in your customer portal. Mid-policy changes are charged on a prorated basis.

### We CAN NOT provide:

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| <ul style="list-style-type: none"><li>• Waivers of Subrogation</li><li>• Primary/Non-Contributory Coverage for Additional Insureds</li><li>• Products/Completed Operations</li></ul> | <ul style="list-style-type: none"><li>• Contractual Liability</li><li>• Personal/Advertising Injury</li><li>• Plate Glass &amp; Boiler/Machinery</li><li>• Umbrella Coverage</li></ul> |
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If you require coverages that CPH is unable to provide, please contact a local independent insurance agent.

Warm Regards,

CPH & Associates

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\*Pricing updated on 5/18/2017 and is subject to change