Coverage Checklist

	Euclid	Others
Contractor Services Pollution coverage	\checkmark	
No Mold or Asbestos Exclusion	\checkmark	
Single Annual Aggregate deductible automatically included in standard policy form. Credits are available for Each Claim and Split Deductible options	V	
Unlimited Defense Outside the Limits is available for 15% additional premium	\checkmark	
No punitive damages exclusion	$\mathbf{\nabla}$	
No hammer clause	$\mathbf{\Lambda}$	
Waiver of Subrogation	\checkmark	
Claims Repair Provision - Deductible is waived	\checkmark	
Mediation Deductible Provision - Deductible is reduced by 50% up to a maximum of \$25,000		
ADA, FHA & OSHA supplemental payments \$50,000	V	
Disciplinary or regulatory proceedings expense \$25,000	V	
Supplemental payment for crisis event expense \$10,000	V	
Supplemental payment for forensic investigation of security breach resulting in unauthorized access of Personally Identifiable Information \$30,000	V	
Supplemental payment for privacy notification expense \$75,000	V	
Supplemental payment up to \$500 per day (maximum \$5,000) to each Insured for trial, hearing or arbitration attendance at carrier's request	V	
Innocent Insured Protection	$\mathbf{\Lambda}$	
Broad Definition of Insured to include present and/or past partners, stockholders, employees, leased personnel, retired personnel, the estate, heirs and executors	V	
Basic extended reporting period (ERP) of 60 days included	\checkmark	
Supplemental ERP options from 12 to 60 months; or unlimited ERP	\checkmark	
Automatic Death & Disability ERP Provision	\checkmark	
Subpoena Breach included	V	
Blanket Joint Venture Coverage	V	
Contract Review Services/Loss Control/Risk Management Free service to insured provided by Omnisure®	V	
24/7 toll free claim reporting service	$\overline{\mathbf{A}}$	

This checklist provides an overview only. It does not replace or change the policy.