

Highlight Sheet

Choice Broker Wrap-Up Liability Wording

The following is a “quick reference” summary. The actual policy wording takes precedence over information provided below and must be reviewed in detail.

Additional Features Built into the ENCON Wording

- **REMEDIAL WORK COVERAGE FOR 365 DAYS AFTER POLICY EXPIRY:** ENCON’s remedial work coverage satisfies a CCDC 2 requirement stipulating that liability coverage must be provided for one year after substantial completion.
- **DOUBLE COMPLETED OPERATIONS AGGREGATE:** The aggregate limit for completed operations applies to each consecutive 12-month period; therefore, when a 24-month completed operations period is chosen, the aggregate doubles.
- **BROADENED DEFINITION OF BODILY INJURY:** Mental anguish, mental suffering and shock are included in the definition of Bodily Injury.
- **NO GENERAL AGGREGATE:** Many other forms have a single aggregate amount that applies for the entire project period, including the completed operations period. The ENCON form does not.
- **BROADER DEFINITION OF PERSONAL INJURY:** Humiliation and discrimination (except where prohibited by law) are included in the definition of Personal Injury.
- **NO CHARGE EXTENSIONS:** On most policies, we agree in writing to extend the original policy term by up to 15% of the original policy period, if necessary to complete the Insured Project, at no additional premium.
- **BROADER COMPLETED OPERATIONS COVERAGE:** Broad form completed operations has been incorporated into the wording.
- **EMPLOYERS LIABILITY:** Many other forms provide contingent coverage only; however, the ENCON form provides full Employers Liability.
- **ADDITIONAL COVERAGES BUILT IN:**
 - Advertising Liability (\$1,000,000 sublimit, \$5,000 deductible)
 - Medical Payments (\$5,000 per person, \$25,000 per occurrence)
 - Tenants Legal Liability (\$1,000,000 sublimit)
 - Forest Fire Fighting Expenses (\$250,000 sublimit)
- **BROAD DEFINITION OF INSURED:** ENCON automatically includes entities (other than suppliers, security guards or manufacturers) for whom the insured has contracted to provide insurance in connection with the project.
- **AUTOMOBILE:** Loading or unloading and operation of attached machinery are not excluded. In addition, we provide Non-owned Automobile with a limit usually the same as the Wrap-Up Occurrence Limit.
- **DAMAGES:** Unlike most CGLs and other Wrap-Up Liability forms, damages are not restricted to “compensatory damages”.
- **DEDUCTIBLE:** Applicable to property damage losses only (not to bodily injury or adjusting fees).

This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.