

# MARKEL CANADA - POLICY COVERAGE HIGHLIGHTS

**Form:** COMMERCIAL GENERAL LIABILITY POLICY – OCCURRENCE FORM

**Form Reference:** WCGE102101

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## Coverage Highlights within Policy Form include:

- ✓ Coverage A – Bodily Injury and Property Damage Liability, including Products-Completed Operations
- ✓ Coverage B – Personal and Advertising Injury Liability
- ✓ Coverage C – Medical Payments
- ✓ Coverage D – Tenants’ Legal Liability
- ✓ No General Aggregate Limit (Aggregate for Products-Completed Operations only)
- ✓ Occurrence trigger includes prior known loss provisions
- ✓ Coverage Territory: Canada and the U.S.A. (including its possessions); except Worldwide for Products or Goods sold in Canada and the U.S.A.
- ✓ Defence Expenses in addition to Limits of Insurance
- ✓ Bodily Injury definition includes mental suffering, mental injury, mental anguish and shock
- ✓ Compensatory Damages defined (excludes exemplary/punitive damages)
- ✓ No XCU exclusion (Explosion, Collapse, Underpinning)
- ✓ Broad Form Property Damage
- ✓ Broad Form Contractual Liability
- ✓ Non-Owned Watercraft (less than 8 metres in length)
- ✓ Expected or intended injury exception for reasonable force to protect persons or property
- ✓ Employees, Volunteers, Leased Workers and Temporary Workers included as Insureds
- ✓ Contingent Employers’ Liability
- ✓ Operation of Attached Machinery and Equipment exception
- ✓ Cross Liability and Severability of Interest
- ✓ Owners and Contractors’ Protective
- ✓ Incidental Medical Malpractice Injury
- ✓ Newly acquired or formed business entities – 60 days automatic coverage

## Notable Exclusions within Policy Form include:

Liquor and Marijuana Liability • Professional Services • Recall of Products, Work or Impaired Property • Abuse • Access or Disclosure of Confidential or Personal Information and Data-Related Liability • Asbestos • Cyber Incident • Employment-Related Practices • ERISA • Fiduciary Employee Benefits • Fungi or Spores • Lead • Nuclear Energy • Organic Pathogens • Pollution (Hostile Fire Exception) • Racing Activities • Radioactive Matter • Recording and Distribution of Material or Information in Violation of Law • Silica • Terrorism • War • Workers’ Compensation.

See Policy for other Exclusions, Conditions and other clauses which may limit the amount payable.

## Common Coverage Enhancements Available by Endorsement:

- Employee Benefits Liability
- Employers’ Liability
- Limited Pollution (Time Element – 120 hours)
- Forest and Prairie Fire Expenses
- Abuse Liability
- Manufacturers’ Errors & Omissions Liability
- Blanket Additional Insureds (as required by contract)
- Broad Form Vendors as Additional Insureds
- Primary & Non-Contributory for Additional Insureds
- Waiver of Subrogation Rights for Additional Insureds
- Contingent Wrap-Up – Named Insured’s Interest
- Difference in Conditions/ Difference in Limits/ Difference in Deductibles (DIC/DIL/DID)
- Product Recall Expense Reimbursement
- Sports Errors & Omissions Liability

**Many more available – ask a Markel Canada underwriter.**

**PLEASE NOTE:** The above is a synopsis of policy coverage only, and is not to be construed as an insurance policy or the interpretation of an insurance policy. The Policy governs all insuring agreements, exclusions, conditions and definitions. **PLEASE READ THE ENTIRE POLICY CAREFULLY.**