

# AFFORDABLE GENERAL LIABILITY INSURANCE FOR SOBER LIVING AND RECOVERY HOMES



*Philadelphia Insurance Companies*

## GENERAL LIABILITY

### Coverage

### Limits

Occurrence Form	\$ 3,000,000	General Aggregate
	\$ 3,000,000	Products/Completed Operations Aggregate
	\$ 1,000,000	Personal/Advertising Injury
	\$ 1,000,000	Each Occurrence
	\$ 100,000	Fire Damage
	\$ 5,000	Medical Payments

Coverage Includes: Business Operations, Products, Completed Operations, Personal Injury, Advertising Injury, Medical Payments, Fire Legal, Broad Form Property Damage, Incidental Medical Malpractice, Incidental Contractual, Employees as Additional Insureds.  
\$ 1,000,000 Excess Hired/Non-owned Auto Liability

Exclusions include: Employment Claims, Punitive Damages, Absolute Pollution, Professional Liability\*, Sexual/Physical Abuse, and Discrimination.

General Liability Features: Includes all of the following as Blanket NAMED INSUREDS  
Eliminating the need for Midterm Endorsements and Premium  
Charges (Charity First GN188):

- Volunteers
- Members
- Landlords
- Any Person or Organization the Insured Performs Work on Behalf of
- Funding Sources

\*Professional Liability and Property/Fire Ins. available on request

Please contact Karl Moris at (626) 967-1819 or (800) 494-9844 for more information.