

# Nonprofit General Liability Coverage Enhancement

Coverage Applicable	Limit of Insurance
Extended Property Damage	Included
Limited Rental Lease Agreement Contractual Liability	\$100,000
Non-Owned Watercraft	Less than 58 feet
Damage to Property You Own, Rent or Occupy	\$50,000
Damage to Premises Rented to You	\$1 million
HIPAA	Clarification
Medical Payments	\$20,000
Medical Payments – Extended Reporting Period	3 years
Athletic Activities	Amended
Supplementary Payments – Bail Bonds	\$10,000
Supplementary Payment – Loss of Earnings	\$1,500 per day
Employee Indemnification Defense Coverage	\$25,000
Key and Lock Replacement – Janitorial Services Client Coverage	\$20,000
Additional Insured – Newly Acquired Time Period	Amended
Additional Insured – Medical Directors and Administrators	Included
Additional Insured – Managers and Supervisors (with Fellow Employee Coverage)	Included
Additional Insured – Broadened Named Insured	Included
Additional Insured – Funding Source	Included
Additional Insured – Home Care Providers	Included
Additional Insured – Managers, Landlords or Lessors of Premises	Included
Additional Insured – Lessor of Leased Equipment	Included
Additional Insured – Grantors of Permits	Included
Additional Insured – Vendor	Included
Additional Insured – Franchisor	Included
Additional Insured – As Required by Contract	Included
Additional Insured – Owners, Lessees or Contractors	Included
Additional Insured – State or Political Subdivisions	Included
Additional Insured – Trustees, Officials, Members of the Board of Governors, Rabbi, Clergymen or Deacons	Included
Duties in the Event of Occurrence, Claim or Suit	Included
Unintentional Failure to Disclose Hazards	Included
Transfer of Rights of Recovery Against Others To Us	Included
Liberalization	Included
Bodily Injury – includes Mental Anguish	Included
Personal and Advertising Injury – includes Abuse of Process, Discrimination	Included
Aggregate Limit Per Location	Included

AmTrust is AmTrust Financial Services, Inc. located at 59 Maiden Lane, New York, NY 10038. Coverages are provided by its property and casualty insurance company affiliates. In TX, coverage is provided by AmTrust Insurance Company of Kansas, Inc., AmTrust International Underwriters Designated Activity Company, Associated Industries Insurance Company, Inc., First Nonprofit Insurance Company, Milford Casualty Insurance Company, Republic Underwriters Insurance Company, Republic-Vanguard Insurance Company, Security National Insurance Company, Southern County Mutual Insurance Company, Southern Insurance Company, Technology Insurance Company, Inc., or Wesco Insurance Company. In WA, coverage is provided by AmTrust Insurance Company of Kansas, Inc., AmTrust International Underwriters Designated Activity Company, Associated Industries Insurance Company, Inc., Developers Surety and Indemnity Company, Milford Casualty Insurance Company, Security National Insurance Company, or Wesco Insurance Company. Consult the applicable policy for specific terms, conditions, limits, and exclusions to coverage.