



# Policy Changes for Commercial Liability Coverage



Menu

# Policy Changes for Commercial Liability Coverage

RSA	INTACT INSURANCE		
Form Title	Form Title	Broadening of Coverage +	Possible Reductions of Coverage -
<b>Commercial General Liability Form (GSL)</b> (57700)	<b>Commercial General Liability - Max</b> (091.0e)	<p>Full employers' liability to Canadian resident employees.</p> <p>Automobile exception provides coverage for the use of snow vehicles and trailers used for the business.</p> <p>Property Damage exclusion to premises the customer sells, gives away or abandons does not apply if the premises are the customer's work and were occupied, rented or held for rental by the customer for a period not exceeding 12 months.</p> <p>Coverage territory is worldwide for suits brought into Canada or the United States of America or out of court settlements to which we have agreed to.</p> <p>Broader definition of insured to automatically include those with whom the customer has contracted to provide liability insurance.</p>	<p>Introduction of two exclusions:</p> <ol style="list-style-type: none"> <li>1. Privacy Breach</li> <li>2. Unsolicited Communication exclusion</li> </ol>

This is only a summary of changes that may affect your coverage. Please refer to your contract for more details.

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Form Title	Form Title	Broadening of Coverage +	Possible Reductions of Coverage -
<b>Commercial General Liability Form</b> (57300)	<b>Commercial General Liability - Max</b> (091.0e)	Full employers' liability to Canadian resident employees.	Introduction of two exclusions: <b>1.</b> Privacy Breach <b>2.</b> Unsolicited Communication exclusion
		Automobile exception provides coverage for the use of snow vehicles and trailers used for the business.	
		Property Damage exclusion to premises the customer sells, gives away or abandons does not apply if the premises are the customer's work and were occupied, rented or held for rental by the customer for a period not exceeding 12 months.	
		Coverage territory is worldwide for suits brought into Canada or the United States of America or out of court settlements to which we have agreed to.	
		Broader definition of insured to automatically include those with whom the customer has contracted to provide liability insurance.	

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<b>Commercial Umbrella Liability Form</b> (55355)	<b>Commercial Umbrella Liability</b> (096.0)	Aircraft exclusion has an exception for work or operations conducted at airport premises when work is not in a restricted area as designated by Transport Canada.	Exclusion for Interactive Websites, Electronic Chatrooms, Interactive Forums or Bulletin Boards also excludes coverage for interactive websites and interactive forums.
	<b>Abuse Exclusion Endorsement</b> (113.8)	Exclusion for Workers' Compensation and Similar Laws has an exception for liability of others assumed by the insured under a contract or agreement.	Exclusions now apply to: <b>a)</b> Privacy Breach <b>b)</b> Unsolicited Communication <b>c)</b> Pyrite
	<b>** New Form - Wrongful Employment Practices Endorsement **</b> (** New Form **)	Exclusion for Damage to Your Product has a modified less restrictive exclusion that is applicable to operations involving automobile sales, repair or service. Coverage is excluded for existing defects at the time the product was sold or transferred.	The exception to the Pollution exclusion for escape of fuel, lubricants or other operating fluids from mobile equipment now requires the escape to be from a permanent and integral part of the equipment.
	<b>General Conditions</b> (240.0)	The exception to the Pollution exclusion for hostile fire also has an additional exception for Bodily Injury and Property Damage arising from heat, smoke, fumes or from fire extinguishing substances used to fight a hostile fire.	
<b>Coverage Territory Limitation (Canada Only)</b> (57198)	<b>Coverage Territory Limitation Endorsement – Canada</b> (112.8)	Broader definition of Coverage Territory to include any part of the world if the loss, injury or damage arises out of the use of space during trade shows, exhibitions, fairs, conferences, educational seminars or business meetings to promote or further the customer's operations.	

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<b>Elevator Collision Extension</b> (57137)	<b>Extension of Coverage - Elevator Collision Endorsement</b> (098.0)	Property carried in an elevator is no longer excluded.	

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