



- All underlying carriers must be rated A- VI or better by A.M. Best
- All policies must provide defense costs in addition to the limits and un-aggregated (Defense Outside/Un-aggregated).
- All policies must have an Occurrence coverage trigger (does not apply to Employee Benefits Liability).
- No deductible or self-insured retention greater than \$10,000 is permitted on any General Liability, Foreign General Liability or Liquor liability policy.
- No policy may have a sub-limited coverage grant if such coverage may also be provided by the umbrella. An example of such prohibited sub-limited coverage grant is "Assault and Battery".
- No policy may have additional non-standard coverage grants from which losses may arise that would impair the underlying aggregate. Examples:
 - Pollution Liability coverage extended beyond standard ISO language (NP/TE etc)
 - Professional Liability coverage that shares the General Liability aggregate
 - Employment Practices Liability coverage
- All limits must be in U.S. dollars
- No policy may be scheduled that provides direct admitted coverage in a jurisdiction outside the United States, its territories and possessions.

APPROVED POLICY TYPES AND MINIMUM LIMITS

General Liability (including Foreign on a DIC/DIL basis)

\$1,000,000	Each Occurrence
\$2,000,000	General Aggregate (may include Prod/Comp Ops)
\$1,000,000	Products-Completed Operations Aggregate
\$1,000,000	Personal and Advertising Injury
\$1,000,000	Combined Single Limit (Hired & Non-Owned Auto coverage)

Automobile Liability (including Foreign on a DIC/DIL basis)

\$1,000,000	Combined Single Limit
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Employers Liability (including Foreign on a DIC/DIL basis)

\$500,000	Bodily Injury by Accident – Per Accident Limit
\$500,000	Bodily Injury by Disease – Policy Limit
\$500,000	Bodily Injury by Disease – Each Employee Limit

Employee Benefits Liability (including Foreign on a DIC/DIL basis)

\$1,000,000	Each Occurrence
\$1,000,000	General Aggregate

Liquor Liability

\$1,000,000	Each Common Cause or Each Occurrence
\$1,000,000	General Aggregate