

Commercial General Liability Advantage



A business that provides goods and services is open to a vast array of liability exposures from the public, vendors and others. Pioneer State Mutual's standard General Liability insurance offers coverage for certain physical damage and/or bodily injury legal risks business owners often face. However, to further protect your business assets, we recommend the Commercial General Liability Advantage, a package of coverage enhancements. With this endorsement, business owners receive the following coverages at a reduced cost:

Coverage C (Medical Payments) - Reasonable expenses for medical payments is increased by \$5,000

Damage to Premises Rented to You - Coverage is increased by \$250,000

Damage to Property - Coverage is provided up to \$2,500 per occurrence/\$2,500 per policy annual aggregate

Recall of Products, Work or Impaired Property - Coverage is provided up to \$25,000 per occurrence/\$25,000 per policy annual aggregate

Supplementary Payments - Coverage for bail bonds is increased by \$250

Watercraft - Coverage for less than 51ft. long

Business Classes

The following are examples of business classes typically eligible for the Pioneer State Mutual Commercial General Liability Advantage:

- Industrial processing operations (machine shop, tool & die)
- Lessor's risk
- Markets (small grocery)
- Restaurants
- Auto repair shops
- Auto body shops
- Artisan contractors (plumbing, electrical, excavation & etc)
- Offices
- Retailers

Please Note: This brochure is intended to highlight overall features. Please refer to the policy form for limits automatically included, and to the actual endorsement for specific requirements, coverages and exclusions.

