

SUPPLEMENTAL LIABILITY COVERAGES

FIRE LEGAL LIABILITY

We will cover claims arising from **property damage** to real property that is rented or loaned to **you**, or that **you** occupy, use or control but do not own. This includes fixtures permanently attached to that property. The **property damage** must result from fire and **you** must be legally responsible for the liability **you** assume under a contract. None of the exclusions included in this policy apply to **your** Fire Legal Liability Coverage.

The limit of liability for Fire Legal Liability Coverage is \$50,000.00 per **occurrence** unless otherwise stated in the **Declarations**.

This coverage is excess insurance over any valid and collectable property insurance available to **you**, and the Other Insurance Condition of the policy is modified accordingly.

CONTRACTUAL LIABILITY

The definition of **incidental contract** is extended to include any agreement **you** enter into with someone else relating to the operation of **your** business. Coverage provided for liability assumed under a contract is subject to the following additional exclusions:

- **Harm** that occurred before **you** entered into the contract; or liability assumed by someone else whose liability **you** assume under a contract.
- **Harm** for liability **you** agree to assume for **your** architect, engineer, surveyor, or contractor or his or her agents or employees.

- Claims or suits brought against **you** under a contract by someone who isn't a party to that contract, for **bodily injury** or **property damage** arising out of a project for a public authority, but this exclusion does not apply to claims or suits by the public authority or any other person or organization engaged in the project.
- To bodily injury or **property damage** arising out of construction or demolition operations.

The following additional condition applies:

Arbitration: **We** are entitled to exercise all of the **insured's** rights in the choice of arbitrators and in the conduct of any arbitration proceedings.

INCIDENTAL MEDICAL MALPRACTICE

The definition of bodily injury is amended to include injuries that arise because **you** provide or allegedly fail to provide:

- Medical, surgical, dental, x-ray or nursing services, or food and beverages in connection with these services, or
- Drugs or medical, surgical or dental supplies or appliances.

This coverage does not apply if **you** or any insured person who causes the injury is in the business or occupation of providing any of the services listed above. Nor does it apply to expenses **you** incur in providing first aid to others at the time of an accident, and the "First Aid Expense" section of the incidental coverage and the "Volunteer Payments" section of "What You Must Do in the Case of Loss" are modified accordingly.