

**SUMMARY OF IPSSA'S
COMMERCIAL GENERAL LIABILITY & LIFE
INSURANCE PROGRAM
Effective April 1, 2005**

- **\$1 million occurrence and \$3 million aggregate limits apply separately to each member.**
- **\$250 property damage deductible**
- **Broad coverage for damage to items worked on, including damage to plaster and tile. Coverage for this type of damage is usually excluded with other policies. This special coverage is limited to \$50,000, subject to a \$250 deductible.**
- **Broad coverage for swimming pool inspections. Most claims of this type are excluded from other policies. This coverage is limited to \$50,000, subject to a \$250 deductible.**
- **Limited pollution coverage. Coverage is limited to \$50,000. This coverage was first in 2002 and it remains in today.**
- **Hazardous material spills are covered to \$5,000. This coverage was first added in 2002 and it remains in 2005.**
- **Mold coverage. Carriers across the country have started excluding damage due to mold damage. IPSSA members are covered for up to \$25,000 for costs to clean-up mold-related property damage after a covered water loss..**
- **Discontinued Completed Operations - Retiring members can extend coverage to cover claims occurring after they leave IPSSA. The premium is \$240 per year.**
- **Optional coverage for stores, warehouses and offices at a small additional monthly premium.**
- **Business contents coverage is available for members with stores, warehouses or offices.**
- **Members should be aware of special exclusions for:**
 - **New construction**
 - **Vinyl liners damaged following water drainage**
 - **Stores, warehouses and offices (unless optional coverage is purchased)**
 - **Undisclosed employees**
 - **Claims by uninsured sub-contractors**
- **Members under 70 covered for life insurance limits at \$30,000 (\$20,000 between ages 70 and 80)**