

General Liability

Client: Tierra Grande Improvement Association
 Carrier: Donegal Mutual Insurance Company
 Policy Term: 12/31/2022 to 12/31/2023

This type of policy protects your business from claims arising from your legal liability for injury or damages to other people or their property. Coverage payments can include judgments, attorney fees, court costs, or other related expenses as defined in the form.

General Coverage Information

Coverage Description	Limits
General Aggregate	\$2,000,000
Aggregate Applies to	Policy
Products and Completed Operations Aggregate	\$2,000,000
Personal and Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
Damage to Premises Rented to You (any one premises)	\$100,000
Medical Expense/Medical Payments (any one person)	\$15,000

Terms and Conditions

Coverage Description	
Policy Type	Occurrence
Deductibles – Per Occurrence	Property Damage – \$1,000

Commercial General Liability Schedule of Hazards

Loc #	Classification	Class Code	Basis	Exposure
1	Vacant Land - Other than Not-For-Profit	49451	Area	15,000
1	Building or Premises - LRO	61212	Area	2,800
1	Club - civic, service or social - no buildings or premises owned or leased except for office purposes	41669	Unit	40
1	Streets, Roads, Highways or Bridges - existence and maintenance hazard only	48727	Unit	50

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|---------------------------------------|-----------------------------------|
| (S) Gross Sales – Per \$1,000/Sales | (A) Area – Per 1,000/Square Feet |
| (M) Admissions – Per 1,000/Admissions | (P) Payroll – Per \$1,000/Payroll |
| (C) Total Cost – Per 1,000 Cost | (U) Unit – Per Unit |
| (T) Other | |

Note: This portion of the policy may be subject to audit at expiration of the policy term. It is important to obtain certificates of insurance for General Liability for all subcontractors. Please be reminded, you could be responsible for the premium on any uninsured subcontractors.