



FORM ENHANCEMENTS SUMMARY MS CPPL 0073 0002 & MS CPPL 0073 0003

Cyber Liability

Addition of Dedicated \$250,000 Limit of Cyber Liability: protects insureds for the cost of an actual or suspected violation of a privacy regulation due to a security breach that results in the unauthorized release of protected personal information which is any private, non-public information of any kind in the Insured's care, custody, or control.

Expanded Insuring Agreement Coverage

Emergency Response: Now provides coverage for incidents at both Non-Owned Disposal Sites and the Insured's Location.

Non-Owned Disposal Sites: Coverage now explicitly includes waste that originates from the Insureds Location.

Your Insured Location: Blanket coverage now available as standard, sudden and accidental timeframe extended from 10 to 15 days, and includes coverage give-back for USTs closed or removed during the policy period.

Adverse Media: Coverage expanded to include claims resulting from Non-Owned Disposal Sites and the Insured's Location.

Enhanced and Expanded Definitions

Contracting Operations: The definition is streamlined to encompass any and all contracting services provided by or on behalf of the Named Insured.

Green Building Materials: The definition is simplified, no longer requiring LEED certification, and now includes any environmentally preferable materials.

Legal Expense: Clarified to confirm legal expense coverage applies to claims resulting from all coverage to which the policy applies, eliminating ambiguity.

Pollutant: Legionella pneumophila and hazardous materials added.

Professional Loss: The give-back provision is refined to specifically address faulty workmanship, providing clearer coverage guidance.

Professional Subconsultant: Definition expanded to include sub-subconsultants and subcontractors, providing an additional layer of protection.

Rectification Expense: Explicitly confirms coverage for reducing the Insured's potential liability to a person or organization.

Your Insured Location: In conjunction with the now standard blanket coverage, expands the definition to include any real property owned, leased, or operated for use as an office, warehouse, or for equipment storage.

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