## 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.

RAVA

## **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.

Program ContactsWebsiteSubmissionsMichael HenkJennifer Staiberstravains.comsubmissions@stravains.comM: 646.648.0011M: 623.473.6251Jennifer.Staiber@stravains.comsubmissions@stravains.comMichael.Henk@stravains.comJennifer.Staiber@stravains.comstravains.com

9/2024

This document provides sample coverage and is provided for illustrative purposes only. Coverages and pricing will differ in availability by state, carrier, and class. All coverages are individually underwritten. For a complete description of all coverages, terms, conditions, and/or limitations refer to the insurance policy. STRAVA Specialty is a registered series of Mission Underwriting Managers, LLC. Mission Underwriting Managers, LLC is a licensed insurance agency, NPN 19970643, that sells various property and casualty insurance. Mission Underwriting Managers, LLC does business in California as Mission Specialty Risk Insurance Solutions License #6005417, in Nevada as Mission Specialty Risk Services, LLC, and in Utah as Mission Specialty Risk Services. For a complete list of licenses visit <u>stravaspecialty.com</u>.