

TRIPLEGUARD:

Your TripleGuard™ policy wording has been updated. Please read your renewal policy carefully. Key changes are:

Section I Coverages A, B & C and Section II Coverages A & B of this Policy Form have been updated. Please read your renewal policy carefully. Key changes include:

- The language of the form has been updated for clarity of intent and structure.
- The form has been updated to confirm that coverage is provided for loss from direct physical loss or direct physical damage.
- The following coverages within the TripleGuard are no longer available: Pandemic Extension, Privacy Breach Coverage.
- Eligibility definition – clarification of intent.
- General Conditions have been updated with the following changes:
 - Permissions Amendments:
 - (b) Vacancy permission amendment for consistency in Section I & I.
 - (d) removed “without limit of time”.
 - Flood Definition – tsunamis added to definition.
 - Other Insurance Clause – amended to current language in the marketplace.
 - Liberalization – clarified applicable forms subject to liberalization.
 - Cancellation Provisions revised:
 - Individual Memorandum of Insurance time requirement amended.
- The following Exclusions have been centralized and amended so they apply to all coverages except Liability coverages:
 - Data Exclusion, Terrorism Exclusion, Fungi & Fungi Derivatives Exclusion.
- The following Exclusions have been added to all coverages except Liability coverages:
 - Contagious Disease Exclusion; Cyber Risk Exclusion.
- Co-insurance now applies to Section I Coverage A (Office Contents).
- Valuable Papers wording amended to provide clarity of intent.
- Furs, fur garments, jewels and jewelry added to Property Excluded Section I.
- Condominium Contingent – additional limits available.
- Extensions of Coverages updated to confirm that the limit of insurance applies to any one occurrence and, if applicable, an annual policy aggregate limit is applied (see Exhibit 1 for chart comparison):
 - Employee and Associate Effects – annual aggregate of \$15,000.
 - Land and Water Pollution Clean Up – occurrence limit amended to \$100,000.
 - Halon & Carbon Dioxide – occurrence limit of \$15,000 applied.
 - Elevator Collision – occurrence limit of \$15,000 applied.
 - Rental Value – occurrence limit of \$50,000 applied.
 - Additional Lease Expense – occurrence limit of \$50,000 applied.
 - Interruption by Civil Authority – occurrence limit of \$10,000 applied (for Contents and Building).
 - Ingress & Egress Coverage Extension – occurrence limit of \$10,000 applied.
 - Contingent Business Interruption – occurrence limit of \$100,000 applied.
 - Extra Expense – occurrence limit of \$50,000 applied.
- Extensions of Coverages language updated for clarity of intent (see Exhibit 2 for chart comparison)
 - Debris Removal – exclusion added for pollutants to clarify intent.
 - Valuable Papers language revised.
 - Reduction of Gross Income language revised.
 - Off Premises Extension – intent clarified (distance limitation, waiting period, definition amendment).

- Interruption by Civil Authority – time and distance limitations added (for Contents and Building).
- Ingress & Egress Coverage Extension – time limitation added.
- Contingent Business Interruption – clarification of intent.
- Other Extensions of Coverage.
 - 2. Unexplained Power loss/surge coverage – deleted.

Section I Coverages D of this Policy Form have been updated. Please read your renewal policy carefully. Key changes include:

- Implemented new wording for Coverage D: Commercial General Liability, Employers' Liability Extension, Employee Benefits.
- Implemented new wordings for the following Exclusions which are now included within the Coverage D language versus separate endorsements:
- The following Exclusions have been added within the Coverage D language versus separate endorsements: Abuse, Known Loss Exclusion.
- Contagious Disease Exclusion has been added:
 - Losses from Contagious Diseases is excluded
- Personal Injury definition amended: there is no longer coverage for Wrongful Dismissal.
- Voluntary Property Damage Endorsement – occurrence limit of \$3000 and aggregate limit of \$9000 applied.

Exhibit 1: Comparison of Coverage Extensions – Limit Amendments

Extension of Coverage	Expiring occurrence limit/aggregate limit	Renewal occurrence limit/aggregate limit
Employee and Associate Effects	\$5000 occurrence	\$5000 occurrence/ \$15,000 aggregate
Land and Water Pollution Clean Up	\$1,000,000 occurrence	\$100,000 occurrence/ \$1,000,000 aggregate
Halon & Carbon Dioxide	NA	\$15,000 occurrence limit
Elevator Collision	NA	\$15,000 occurrence limit
Rental Value	ALS	\$50,000 occurrence limit
Additional Lease Expense	ALS	\$50,000 occurrence limit
Interruption by Civil Authority (Contents and Building)	NA	\$10,000 occurrence limit
Ingress & Egress Coverage Extension	NA	\$10,000 occurrence limit
Contingent Business Interruption	NA	\$100,000 occurrence limit
Extra Expense	ALS	\$50,000 occurrence limit

Exhibit 2: Comparison of Coverage Extensions – Clarity of Intent Amendments

Extension of Coverage	Expiring	Renewal
Debris Removal	Missing pollutants exclusion in Contents section.	Added pollutants exclusion accordingly and to clarify intent of coverage.
Valuable Papers	Definition and description of how coverage responds is missing.	Revised wording to clarify coverage intent.
Reduction of Gross Income	Definition broad and open to interpretation.	Revised wording to clarify coverage intent and calculation.
Off Premises Extension (Section I)	Intent is not clear; aspects of how coverage responds is missing.	Distance limitation added, waiting period amended, removed coverage for transmission or distribution lines.
Interruption by Civil Authority (Section I and II)	Intent is not clear; aspects of how coverage responds is missing.	Distance and time limitations added to the coverage trigger.
Ingress & Egress Coverage Extension	Intent is not clear; aspects of how coverage responds is missing.	Time limitation added to the coverage trigger.
Contingent Business Interruption	Current language provides limit for each dependent premise, which is not the intent.	Coverage intent clarified – coverage to respond up to limit for each occurrence.
Other Extensions of Coverage b. Unexplained Power loss/surge coverage	There must be a defined cause of loss for insurance coverage to respond.	Deleted. Must have a covered peril triggering coverage.