

General Liability		
Mgmt Liability		
	ESIP	FirstFire
Coverage	Coverage	Coverage
General Liability Cvg Form	ISO based	Proprietary form customized for Fire/Ems/Dispatching Services
Rate guarantee	No	Yes
Defense Costs		Outside limit of Insurance
Aggregate limits	apply separately to each insured and each location	apply separately to each insured and each location
Non-Owned Aircraft & Watercraft	Yes	Yes
Owned Watercraft	Less than 35 feet	300hp or less / no foot limit
Owned Aircraft (Drones)	Yes	Yes - Drones
Contractual Liability	Yes	Yes
Fundraising Activities	Yes	Yes
Host Liquor Liability	Yes	Yes
Temporary Liquor Liability	Events lasting 10 Days orless	Yes, no day limit
Members as insureds	Includes Physicans acting within scope of duties for insured	Includes Physicans acting within scope of duties for insured
Fire & Rescue Service Liability Includes:	Emergency Services E&O Medical Malpractice Liability Dispatchers Liability Medical Directors E&O Good Samaritan Liability	Emergency Services E&O EMS Liability (Medical Mal Liab) Dispatchers Liability Medical Directors E&O Good Samaritan Liability
Emergency Services Liability	D&O Liability Spousal Liability Estates, Heirs & Legal Respresentatives Employee Benefits Liability Employment Practices Liability Unintentional Release of Individuals PII Outside Directorships \$100k Non Monetary Relief \$100k Defense of suits for Fair Labor Standards Act \$100k Fines and Penalties related to HIPAA	Yes, same on all EXCEPT Unintential Release of PII No coverage for FLSA or HIPAA EXCEPT - Defense of suits for Equal Pay Act covered & retaliation involving FLSA is covered

Pollution Liability	On Premise - Includes above ground storage tanks Off Premises - \$1M Sub limit for corrective action costs Includes short term pollution events arising from pesticide or herbicide application	Coverage included for application of pesticide/herbicide Urgent Response for the protection of property, human life, health etc.. Training Operations Water runoff from cleaning of equipment used in emergency service activity
Injury to Volunteers	Yes	Yes
Patients Property	\$50,000 limit	no limit
Fellow Member Liability	Bodily Injury / Property Damage	Bodily Injury/Property Damage
Property Damage to Rented Premises (other than fire)	100000 8 or more consecutive days	1000000 30 consecutive day limit
Enhanced Property Damage	use of reasonable force	use of reasonable force
Bail Bonds	\$5,000	\$2,500 for accidents or traffic law violations. All other bonds is actual cost of bonds
Your Expenses	\$1,000 per day	\$1,000 per day
Blanket Additional Insured	Persons or Organizations - as required by contract Managers, Landlords or Lessors of premises Lessors of Leased Equipment	Yes
Waiver of Subrogation	Yes	can add by endorsement for no charge
Newly Acquired/Formed Organizations	180 days	Yes, no day limit specified
Duties in event of occurrence, offense, claim or suit	limits persons required to give notice	no limit
Liberalization	Yes	Yes
Bodily Injury	Includes Mental Anguish	Includes Mental Anguish

Employment Practices Liability
Employee Benefit Liability
Injunctive or Non Monetary Relief

\$1m/\$10m
\$1m/\$10m
\$100,000

\$1m/\$10m
\$1m/\$10m
\$100,000 Agg