

The following conditions and exclusions may limit or jeopardize your coverage:

1. Mold as a "pollutant" coverage _____ Yes No Not Sure
2. Professional Liability Exclusion _____ Yes No Not Sure
3. Testing or Errors & Omissions Exclusion _____ Yes No Not Sure
4. Exclusion for Prior Work _____ Yes No Not Sure
5. Exclusion for Employees of Independent Contractors _____ Yes No Not Sure
6. Special conditions to cover subcontracted work _____ Yes No Not Sure
7. "Cross Suits" Exclusion _____ Yes No Not Sure
8. Contractual Liability Exclusion or Limitations _____ Yes No Not Sure
9. "Action-Over" Exclusion _____ Yes No Not Sure
10. Exclusion for Claims Demanding Punitive, Multiplied, and Exemplary Damages _____ Yes No Not Sure
11. Exclusion for operations of asbestos abatement, lead abatement, or other environmental remediation operations _____ Yes No Not Sure
12. Exclusion for damage to property that was ever owned, rented, or used by any insured. _____ Yes No Not Sure

What your current policy should include:

1. Coverage for All Operations _____ Yes No Not Sure
2. Coverage for Subcontracted Work without special requirements to be met as conditions of coverage. _____ Yes No Not Sure
3. Coverage for Bacteria _____ Yes No Not Sure
4. Coverage for defense and indemnity of claims demanding punitive, multiplied, and exemplary damages _____ Yes No Not Sure
5. Automatic Additional Insured Coverage without prior written contracts
Yes No Not Sure