

For Small Business Agents and Brokers

# MultiCover®

## Quick Reference Guide



**Fireman's Fund®**  
Insurance Company

A company of **Allianz** 

**American Business Coverage® (ABC) MultiCover is an optional coverage endorsement designed to broaden existing coverage and add new enhancements.**

MultiCover includes many enhancements to provide coverage options to fit the way your business works.

**Non-Employment Discrimination Liability** – Provides coverage for liability arising out of unlawful treatment of individuals based on race, color, ethnic origin, gender, religion, age or sexual preference, and indicates that discrimination is covered as part of the Personal Injury and Advertising Injury coverage.

**Blanket Additional Insured** – Amends the policy to automatically include a variety of additional insured interests. These additional interests are currently available through filed ABC additional insured endorsements:

- AB0402A – Managers or Lessors of Premises
- AB0406A – Controlling Interest
- AB9032 – Lessor of Machinery or Equipment
- AB9072 – State or Political Subdivision – Permits

**Blanket Additional Insured for Vendors** – Amends the policy to automatically include a variety of additional insured for vendors' interests. These additional insured interests are currently available through the filed ABC Vendor form AB9033.

**Blanket Waiver of Subrogation** – When required by written insured contract, coverage automatically provides a waiver of rights of subrogation. This coverage is currently available only by exception via endorsement to an ABC contract on an individual basis.

**Broadened Named Insured** – Amends “Who is an Insured” to include organizations of which the policyholder owns more than 50% of stock or assets.

**Medical Payments** – Broadens medical payments coverage to include dental expenses within the products-completed operations hazard and to define the Medical Expenses coverage application.

**Tenant's Legal Liability Coverage** – Increases the tenant's legal liability limit to \$1,000,000 for all covered causes of loss.

**Non-owned Aircraft** – Adds coverage for liability of the policyholder when chartering or renting an aircraft with a crew.

**Coverage Territory Broadened** – Defines coverage territory to include Bermuda, the Bahamas, the Cayman Islands and the British Virgin Islands.

**Broadened Advertising Injury** – Clarifies that television and videotape are covered media. Coverage is broadened to include infringement of trademarks.

**Broadened Personal Injury** – Clarifies that television and videotape are covered media. Malicious prosecution and abuse of process are included in the definition of personal injury.

**Broadened Personal and Advertising Injury** – Coverage is broadened to include contractually assumed personal and advertising injury.

**Fellow Employees Coverage** – Coverage is broadened to include as an insured an employee that causes injury to a fellow employee.

**Mental Anguish is Included in Bodily Injury** – Expands coverage to include mental anguish that arises out of bodily injury.

**Unintentional Failure to Disclose Hazards** – Expands the policy conditions to permit coverage even when an insured unintentionally failed to disclose hazards.

**Supplementary Payments, Increased Limits** – Sublimits have been liberalized or eliminated.

**Amended Duties in the Event of an Occurrence, Offense, Claim or Suit** – Duties have been clarified and made more favorable to the policyholder.

**Other Insurance** – Amends “Other Insurance” clause of the Common Policy Conditions (AB0009A 01-87), which is attached to the AB9000, to provide primary coverage for additional insureds when required by the insured contract.

**Damage to Invitees’ Automobile from Falling Trees or Tree Limbs – Limited Coverage** – Provides limited coverage, without regard to fault, for specified damage to automobiles of invitees on the insured’s premises.

**Expected or Intended Injury Amendment to Exclusion** – Amends the exception to the expected or intended injury exclusion so that the exception now also applies to property damage liability in addition to bodily injury liability.

## **Supporting Firefighters for Safer Communities**

Fireman’s Fund® contributes a portion of profits to support firefighters for safer communities, through our Heritage Program<sup>SM</sup>. We encourage our agents to participate.