

Coverages Not Included

In reviewing your account we have noticed that you do not have some of the below listed coverages. The list below is not an all-inclusive list of coverages you do not have but is a guide to important coverages that may be needed.

The coverages you ***do not currently have with us*** will be marked with a

Some of these coverages may be insured elsewhere but are not currently insured with our Agency.

General Liability

General liability is designed to cover the bodily injury and property damage liability exposures related to operating a commercial venture. Instead of having to select and group the specific hazards to be insured, which may result in potential gaps in an insurance program, an integrated coverage approach is used. The basic areas covered by the CGL include the insured's ownership or use of the premises; the insured's ongoing operations that are on and off the premises; products manufactured, sold or distributed by the insured; completed operations of the insured; personal and advertising injury liability of the insured; and medical payments coverage. It also covers liability assumed by the insured under certain types of contracts. All coverages are subject to policy definitions, exclusions and limitations.

Property Insurance

The Commercial Property policy is used to insure buildings, business personal property, property of others, and improvements and betterments. Specific coverages can be listed and their limits shown on the declarations or the coverages can be combined with a single blanket limit.

Business Interruption/Loss of Income

Business Interruption reimburses an insured for the sum of the net income that would have been earned plus its continuing expenses for the length of time needed to repair property following a covered cause of loss. The approach is in line with generally accepted accounting practices. The coinsurance clause in the form applies to the 12 months after policy inception. Loss of rental income can also be covered by this form. The rental value exposure is usually associated with a building owner. However, there are cases where it may also be significant for a lessee with a lease that requires continued rent payments after a covered cause of loss causes the insured building to be unusable.

Flood Insurance

Flood insurance covers direct physical loss caused by "flood." The NFIP defines a flood as a general and temporary condition where two or more acres of normally dry land, or two or more properties, are partially or completely inundated (submerged) by water or mudflow from sources such as the overflow of inland or tidal waters, unusual runoff, or the collapse of land due to erosion.



Workers Compensation Insurance

Workers' comp and employers' liability insurance insures against claims for work-related injuries or diseases suffered by employees provided the claims are compensable by statute and/or imposed by law as damages. Other states' insurance is described in the policy but only activated by an entry on the declarations. Employees exempted by the law can be covered by using a voluntary workers compensation endorsement. Employers liability coverage provides protection when an employee sues the employer for damages that are outside of the state's workers compensation statute.

Business Auto Insurance

Business auto coverage provides selected liability and physical damage coverages without the need for numerous additional forms and endorsements. Liability coverage can be provided for all autos or coverage can be limited to selected groupings of autos or only to specifically scheduled autos. Collision coverage protects the owner against loss from collision or overturn of the motor vehicles. Comprehensive coverage protects the insured's business autos and other motor vehicles against most causes of loss such as fire, theft or other physical damage hazards including glass breakage.

Hired & Non-Owned Auto Liability Insurance

Non-owned auto liability protects the named insured to the extent of liability imposed by law and within policy limits against claims for accidents due to employees, partners or members operating their own automobiles in the course of the insured's business. Hired vehicles are rented or hired by the business for the named insured and can be insured to cover the liability exposure for their operation.

Professional Liability Insurance

Professional liability insurance aka E&O insurance protects against lawsuits that are a result of the rendering of professional services or advice. It insures against a business or individual arising from claims for alleged negligent acts, errors or omissions in the course of its professional duties.

Cyber Liability Insurance Coverage

Cyber liability insurance may cover costs associated with data breaches and cyber attacks on your business. Those costs can include such things as lost income due to a cyber event, costs associated with notifying customers affected by a breach, costs for recovering compromised data, costs for repairing damaged computer systems, and more.

Employment Practices Liability Coverage

Employment Practices Liability Insurance includes coverage for defense costs and damages related to various employment-related claims, including allegations of Wrongful Termination, Discrimination, Workplace Harassment, and Retaliation.



Crime Coverage

Provides protection against financial loss due to fraud, forgery, theft, and misrepresentation. Employee theft coverage is the insuring agreement that covers employee theft of money, securities and other property.

Umbrella/Excess Liability Insurance

Umbrella coverage is a stand-alone liability policy that is purchased as a supplement to an insured's general liability, automobile liability, and employers liability policies. It provides excess limits over the underlying coverage. Because it has its own exclusions and amendments, it also provides broader coverage than what is provided in the underlying coverage. Excess liability coverage provides insurance limits in excess of underlying general liability, automobile liability, employers liability, and/or other scheduled liability policies. This pure version of this policy has no unique forms and is strictly a following form policy. The coverage available in the underlying policies is also available in the excess policy, and exclusions in the underlying policies are also exclusions in the excess policy.

Pollution Liability Insurance

Pollution liability insurance provides protection for claims of environmental contamination for both on and off-site operations as well as during transport. (owned and non-owned).

Director's & Officer's Coverage

Think of this policy as the Errors and Omissions policy, but for a higher tier of employees and executives. So if you're on the board or you're some type of executive, this coverage is perfect for you. This means that both products cover allegations of negligence. D&O is there to protect high-level decision makers when someone asserts they were negligent in their duties as an officer or board member. E&O, on the other hand, covers acts, errors, and omissions committed by employees of the company.

Acknowledgment

Acknowledgment of Coverage's Not Included

I have reviewed the above and acknowledge that I do not currently have the marked coverages as part of my insurance coverage with Robert L Aubert Co., Inc. dba Aubert Insurance Agency.

If you would like to discuss or receive a quote for any of the coverages listed above or any other coverage that you feel you are lacking, please contact our office and we will be happy to assist you.

DocuSigned by:
David Dammon
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Insured Signature

Dammon Engineering, Inc

Company Name

4/14/2026 | 9:29 AM CST

Date

