

Coverage item	Coverage under PCIO	Coverage under Harleysville	Coverage Under Policy Center	PCIO impact	Harleysville impact
GENERAL LIABILITY					
Deductibles	Available Per Claim and Per Occurrence Deductibles: \$250 \$500 \$750 \$1,000 \$2,000 \$3,000 \$4,000 \$5,000 \$10,000 \$15,000 \$20,000 \$25,000 \$50,000 \$75,000 A \$250 Property Damage Deductible is required on class codes 10075, 10368, 98303, 98304, 98305, 98306, 98307, 98309, 99003, 99004.	Available Per Claim and Per Occurrence Deductibles: \$250 \$500 \$750 \$1,000 \$2,000 \$3,000 \$4,000 \$5,000 \$10,000 \$15,000 \$20,000 \$25,000 \$50,000 \$75,000 \$100,000 A \$250 Property Damage Deductible is required on class codes 10075, 10368, 98303, 98304, 98305, 98306, 98307, 98309, 99003, 99004.	Available Per Claim and Per Occurrence Deductibles: \$250 \$500 \$750 \$1,000 \$2,000 \$3,000 \$4,000 \$5,000 \$10,000 \$15,000 \$20,000 \$25,000 \$50,000 \$75,000 \$100,000 A \$250 Property Damage Deductible is no longer required on class codes 10075, 10368, 98303, 98304, 98305, 98306, 98307, 98309, 99003, 99004.	Broadening	Neutral for Deductible options. Broadening for class codes listed with a prior mandatory \$250 PD deductible
Limits	ISO limit options are available using ISO Increased Limit Factors (ILF's), however; interpolation of unique limits is not allowed	ISO limit options are available using ISO ILFs (down to 200,000/500,000)	The Limit options available for selection will be based on the selected Each Occurrence Limit as follows: - If Each Occurrence Limit is 100,000, then the following General Aggregate Limit options are available for selection: 200,000; 300,000 - If Each Occurrence Limit is 300,000, then the following General Aggregate Limit options are available for selection: 300,000; 600,000 - If Each Occurrence Limit is 500,000, then the following General Aggregate Limit options are available for selection: 500,000; 1,000,000 - If Each Occurrence Limit is 1,000,000, then the following General Aggregate Limit options are available for selection: 1,000,000; 2,000,000; 3,000,000 - If Each Occurrence Limit is 2,000,000, then the following General Aggregate Limit options are available for selection: 2,000,000; 4,000,000"	Reduction	Reduction

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GENERAL LIABILITY					
Limited Fungi or Bacteria	Optional coverage with limits of \$50,000 or \$100,000 available.	Optional coverage with per occurrence limits of \$25,000-\$10M and aggregate limits of \$50,000-\$10M available.	Optional coverage. Available Limits: \$5,000 \$10,000 \$25,000 \$50,000 \$100,000	Broadening	Reduction
Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-related Liability - With Limited BI Exception	Mandatory on all policies unless the optional Electronic Data Liability Endorsement is selected.	Mandatory on all policies.	Mandatory on all policies unless the optional Electronic Data Liability Endorsement is selected.	Neutral	Neutral
Exclusion - Exterior Insulation And Finish Systems	Optional for contracting class codes.	Mandatory for class codes 91340, 91342, 91580, 91582, 91583, 91584, 91585, 91746, 94444, 95625, 96408, 96409, 96410, 97447, 98449, 98640, 98967, 99952, 99953, 99954 or 99955	Mandatory for class codes: 91340,91342, 91580, 91582, 91583, 91584, 91585, 91746, 94444, 95625, 96408, 96409, 96410, 97447, 98449, 98640, 98967, 99952, 99953, 99954, 99955; optional for other class codes	Reduction	Neutral
Additional Insureds	Most Additional Insured forms are ISO endorsements. Charges are either a Flat Charge or % of Premium some are subject on Minimum and Maximum Charges.	Mix of ISO and proprietary AI forms. Charges are either flat or a % of 334 and 336 premium. Some are subject to min and max premiums	Most Additional Insured forms are ISO endorsements. Charges are either a Flat Charge or % of Premium some are subject on Minimum and Maximum Charges.	Neutral	Neutral
Snow Removal	Snow and Ice Removal Operations is rated using ISO class code 99310 which is rated based on Payroll in the majority of states. the North East Regional Office (NERO) rates on a Per Blade Basis with either the rating or a Snow and Ice Removal Exclusion required for all contracting risks.	Snow and Ice Removal Operations is rated using ISO class code 99310 wch is rated based on Payroll in the majority of states. In PA and NJ class code 44448 is used for snow removal with the following available limits: \$300,000/\$600,000 \$500,000/\$1,000,000 \$1,000,000/\$2,000,000	For contracting classes the snow removal operations exclusion or rating for snow removal is required. Snow removal will be rated on a per blade basis.	Neutral	Neutral

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GENERAL LIABILITY					
General Liability Enhancement Manufacturers	Optional endorsement for risks with a manufacturing exposure.	Not Available	Optional for policies that have a manufacturing or processing class code.	Neutral	Broadening
General Liability Enhancement Wholesalers/Distributors	Optional endorsement for risks with a wholesale or distributing exposure.	Not Available	Optional endorsement for risks with a wholesale or distributing exposure.	Neutral	Broadening
Manufacturers Errors and Omissions Liability	Optional endorsement for risks with a manufacturing exposure. Limits must be equal to the General Liability limits. Available Limits and Deductibles: \$100,000/\$200,000 with \$500 Deductible \$250,000/\$500,000 with \$750 Deductible \$500,000/\$1,000,000 with \$1,000 Deductible \$1,000,000/\$2,000,000 with \$1,500 Deductible Prior acts coverage of up to 5 years is available. A Supplemental Extended Reporting Period is available	Not Available	Optional for policies that have a manufacturing or processing class code. Available Limits and Deductibles: \$100,000/\$200,000 with \$500 Deductible \$250,000/\$500,000 with \$750 Deductible \$500,000/\$1,000,000 with \$1,000 Deductible \$1,000,000/\$2,000,000 with \$1,500 Deductible Prior acts coverage of up to 5 years is available. A Supplemental Extended Reporting Period is available	Neutral	Broadening
Printers Errors and Omissions Liability	Optional coverage for select printing risks. The Per Occurrence and Aggregate Limit are set to match the Policy Occurrence and Aggregate Limits. A \$1,000 Deductible applies. Correction of Work Coverage is available.	Optional coverage for select printing risks. Available Limits: Minimum: \$100,000/\$200,000 Maximum: \$2,000,000/\$4,000,000 Base deductible of \$500 applies with a \$1,000 option. Correction of Work Coverage is available.	Optional coverage for select printing risks. The Per Occurrence and Aggregate Limit are set to match the Policy Occurrence and Aggregate Limits. A \$1,000 Deductible applies. Correction of Work Coverage is available.	Neutral	Neutral

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GENERAL LIABILITY					
Product Withdrawal Expense Endorsement	Optional Endorsement. Available Limits: \$100,000 \$200,000 \$500,000 \$1,000,000 \$2,000,000 Available Deductibles: \$1,000 \$2,500 \$5,000 \$10,000 Can optionally add additional advertising costs coverage.	Optional Endorsement: Basic Limits of \$25,000/\$50,000 Limits may be increased up to the policy limits. Additional advertising cost coverage included up to \$10,000 Available Deductibles: \$1,000 \$2,500 \$5,000 \$10,000	Optional Endorsement. Available Limits: \$50,000 \$100,000 \$200,000 \$500,000 \$1,000,000 \$2,000,000 Available Deductibles: \$1,000 \$2,500 \$5,000 \$10,000 Can optionally add additional advertising costs coverage.	Broadening	Broadening
Cyber Liability	"Three optional coverages are available: Data Compromise Identity Recovery (\$25,000 included when Data Compromise is purchased) CyberOne Data Compromise Available Limits: \$50,000 \$100,000 \$250,000 \$500,000 \$1,000,000 A \$25,000 Deductible applies. CyberOne Available Limits: \$50,000 with \$5,000 Deductible - Limited First Party Computer Attack Coverage \$100,000 with \$10,000 Deductible - Full First Party Computer Attack Coverage \$100,000 with \$10,000 Deductible - Full Third Party Network Security Liability Coverage \$100,000 with \$10,000 Deductible - Full First Party Computer Attack Coverage and Third Party Network Security Liability Coverage	"Three optional coverages are available: Data Compromise Identity Recovery (\$25,000 included when Data Compromise is purchased) CyberOne Data Compromise Available Limits: \$50,000 \$100,000 \$250,000 \$500,000 \$1,000,000 A \$25,000 Deductible applies. CyberOne Available Limits: \$50,000 with \$5,000 Deductible - Limited First Party Computer Attack Coverage \$100,000 with \$10,000 Deductible - Full First Party Computer Attack Coverage \$100,000 with \$10,000 Deductible - Full Third Party Network Security Liability Coverage \$100,000 with \$10,000 Deductible - Full First Party Computer Attack Coverage and Third Party Network Security Liability Coverage	"Combined Cyber Suite Coverage including the following coverages: Data Compromise Response Expense Computer Attack and Cyber Extortion Data Compromise Liability Network Security Liability Electronic Media Liability Identity Recovery Misdirected Payment Fraud Computer Fraud Available Limits and Deductibles: \$50,000 with \$1,000 Deductible \$100,000 with \$1,000 Deductible \$250,000 with \$2,500 Deductible \$500,000 with \$10,000 Deductible \$1,000,000 with \$10,000 Deductible"	Broadening	Broadening

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GENERAL LIABILITY					
Contractors Errors and Omissions	<p>"Optional coverage for select group of contracting class codes. New residential contracting risks are ineligible for coverage. Available Limits: \$25,000 \$50,000 \$100,000 \$300,000 \$500,000 \$1,000,000 Available Deductibles: \$500 (Standard) \$1,000 \$2,500 \$5,000 \$10,000 Prior acts coverage is unavailable. A Supplemental Extended Reporting Period is available."</p>	<p>"Optional coverage for select group of contracting class codes. New residential contracting risks are ineligible for coverage. Available Limits: \$100,000 \$300,000 \$500,000 \$1,000,000 Available Deductibles: \$1,000 (Standard) \$2,500 \$5,000 \$10,000 Prior acts coverage is unavailable. A Supplemental Extended Reporting Period is available."</p>	<p>"Optional coverage for select group of contracting class codes. New residential contracting risks are ineligible for coverage. Available Limits: \$25,000 \$50,000 \$100,000 \$300,000 \$500,000 \$1,000,000 Available Deductibles: \$1,000 (Standard) \$2,500 \$5,000 \$10,000 Prior acts coverage is unavailable. A Supplemental Extended Reporting Period is available."</p>	Restriction	Broadening
Religious Organization Directors and Officers	<p>"Optionally available for religious organizations. Available Limits: \$300,000/\$300,000 \$500,000/\$500,000 \$1,000,000/\$1,000,000 A Supplemental Extended Reporting Period is available."</p>	Not Available	<p>"Optionally available for class code 41650 (Churches or Other Houses of Worship). Available Limits: \$300,000/\$300,000 \$500,000/\$500,000 \$1,000,000/\$1,000,000 A Supplemental Extended Reporting Period is available."</p>	Neutral	Broadening
Religious Organization Liability Enhancement Endorsement	Not Available	<p>"Optionally available for class code 41650 (Churches or Other Houses of Worship). Provides coverage for Cemetery Professional Liability, Counseling, and Medical Payments for participants of a sporting event."</p>	<p>"Optionally available for class code 41650 (Churches or Other Houses of Worship). Provides coverage for Cemetery Professional Liability, Counseling, and Medical Payments for participants of a sporting event."</p>	Broadening	Neutral

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GENERAL LIABILITY					
Contractors Enhancement Endorsement	"Three contractors enhancements are available for contracting risks: Contractors Enhancement Plus, which includes medical payments ConstructionGard, which is only available for Construction Practice Area risks"	Three contractors enhancements are available for contracting risks: Contractors Enhancement, Contractor Enhancement Plus and ConstructionGard, which is only available for Construction Practice Area Risks.	"Two contractors enhancements are available for contracting risks: Contractors Enhancement ConstructionGard, which is only available for Construction Practice Area risks Medical payments may be optionally added to the policy to create equivalent coverage as Contractors Enhancement Plus"	Neutral	Neutral
Golf Course Limited Pollution Liability Coverage	"Offers optional coverage for golf course risks. Available Limits: \$25,000 \$100,000 \$300,000 \$500,000 \$1,000,000"	The Master Links Golf Program is available as a supplement to Division 9 Package. This program includes the option of the CG7194 Pesticide or Herbicide Applicator Coverage. In some states, this program includes the option of CG7286 Golf Course Pesticide or Herbicide Applicator Coverage and CG7247 Golf Course Amendatory Endorsement.	"Optionally available for Golf Course Class Codes only. Available Limits: \$25,000 \$100,000 \$300,000 \$500,000 \$1,000,000"	Neutral	Neutral
Golf or Tennis Pro Professional Liability	"Optionally available for golf and country club risks. Available Limits: \$500,000 \$1,000,000"	Not Available	"Optionally available for Golf Course and Racquetball Class Codes only. Available Limits: \$500,000 \$1,000,000"	Neutral	Broadening
Golf Course Directors and Officers Liability Coverage	"Optional Directors and Officers Coverage for Golf Course risks. Available Limits: \$300,000/\$300,000 \$500,000/\$500,000 \$1,000,000/\$1,000,000 Coverage is not available for prior acts Supplemental Extended Reporting Period is available."	Not Available	"Optionally available for Golf Course class codes 44070 and 11138 only. Available Limits: \$300,000/\$300,000 \$500,000/\$500,000 \$1,000,000/\$1,000,000 Coverage is not available for prior acts Supplemental Extended Reporting Period is available."	Neutral	Neutral

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GENERAL LIABILITY					
Counseling Professional Liability	"Optional coverage for religious institutions. Available Limits (The Each Claim Limit must match the Premises Operation Occurrence Limit): \$100,000/\$300,000 \$300,000/\$900,000 \$500,000/\$1,500,000 \$1,000,000/\$3,000,000"	"Optional coverage for religious institutions. Available Occurrence Limits: \$100,000 \$200,000 \$300,000 \$500,000 \$1,000,000 Available Aggregate Limits: \$200,000 \$300,000 \$500,000 \$600,000 \$1,000,000 \$1,500,000 \$2,000,000"	"Optionally available coverage with no class code restrictions. Available Each Claim and Aggregate Limits: The Each Occurrence Limit shown in the Declarations of the Commercial General Liability policy is the Counseling Professional Liability each claim limit; the Aggregate Limit shown in the Declarations of the Commercial General Liability policy is the Counseling Professional Liability Aggregate limit.	Neutral	Neutral
Cemetery Professional Liability	Not Available	"Optional coverage with limits matching available policy limits. Minimum limit of \$100,000/\$200,000 and maximum limit of \$1M/\$2M"	Optional coverage with liability limits matching policy limits.	Broadening	Neutral
Hired and Nonowned Auto Liability	"Optional coverage that provides combine hired and nonowned auto coverage. Not available if there is an active Commercial Auto policy or in Illinois."	Not Available	"Optional coverage. Have the option to add hired auto, nonowned auto, or both. Not available if there is an active Commercial Auto policy or in Illinois."	Broadening	Broadening
Franchisee Broadening Endorsement	"Optional endorsement that provides enhanced coverage for franchised operations by providing: Extended Property Damage Limited Fungi or Bacteria Coverage Theft of Customer's Property Unlocked Premises Coverage Lost Key Coverage Damage to Premises Rented to You"	Not Available	"Optional endorsement that provides enhanced coverage for franchised operations by providing: Extended Property Damage Limited Fungi or Bacteria Coverage Theft of Customer's Property Unlocked Premises Coverage Lost Key Coverage Damage to Premises Rented to You"	Neutral	Broadening

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GENERAL LIABILITY					
Expanded Property Damage Coverage	"Optionally Available. Available Limits and Deductibles: \$5,000 and \$250 Deductible \$10,000 and \$500 Deductible \$25,000 and \$1,250 Deductible \$50,000 and \$2,500 Deductible \$100,000 and \$5,000 Deductible"	"Optionally Available. Available Limits: \$5,000 Occurrence/\$25,000 Aggregate \$25,000 Occurrence/\$50,000 Aggregate \$50,000 Occurrence/\$100,000 Aggregate \$100,000 Occurrence/\$200,000 Aggregate A \$500 deductible applies. "	"Optionally Available. Available Limits and Deductibles: \$5,000 and \$250 Deductible \$10,000 and \$500 Deductible \$25,000 and \$1,250 Deductible \$50,000 and \$2,500 Deductible \$100,000 and \$5,000 Deductible"	Neutral	Neutral
Lost Key Coverage	Not Available	"Optional Coverage. Available Limits: \$2,500 \$5,000 \$10,000 \$25,000 \$50,000"	"Optional Coverage. Available Limits: \$2,500 \$5,000 \$10,000 \$25,000 \$50,000"	Broadening	Neutral
Exclusion - Asbestos, Electro-Magnetic Radiation, Lead, Radon, Silica, Or Talc	Separate exclusions for Asbestos, Electro-Magnetic Radiation, Lead, and Radon and Silica or Talc Exclusions.	Have separate Asbestos, Silica and Talc Exclusion and Lead Exclusion. No electro-magnetic radiation or Radon exclusions	Mandatory on all policies. This exclusion excludes all coverage for asbestos, electro-magnetic radiation, lead, radon, silica, and talc.	Neutral	Reduction due to addition of electro magnetic and radon exclusions
Non-Pyramiding Of Limits	Not Available	Mandatory on all policies.	Mandatory on all policies.	Reduction	Neutral

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GENERAL LIABILITY					
Limited Pollution Coverage - Job Sites	"Optional Coverage for contracting risks. Available Limits: \$100,000/\$100,000 \$100,000/\$200,000 \$200,000/\$200,000 \$200,000/\$500,000 \$500,000/\$500,000 \$500,000/\$1,000,000 \$1,000,000/\$1,000,000 Available Deductibles: \$500 \$1,000 \$2,000 \$3,000"	"Optional Coverage for contracting risks. Available Limits: \$100,000 \$300,000 \$500,000 Available Deductibles: \$1,000 \$5,000"	"Optional Coverage for contracting risks. Available Limits: \$100,000/\$100,000 \$100,000/\$200,000 \$200,000/\$200,000 \$200,000/\$500,000 \$500,000/\$500,000 \$500,000/\$1,000,000 \$1,000,000/\$1,000,000 Available Deductibles: \$500 \$1,000 \$2,000 \$3,000 \$5,000"	Reduction & Broadening - Removing options for \$0 and \$500 deductibles and adding \$5,000 deductible	Broadening
Limited Amendment Of Pollution Exclusion - Food Services	Required for food service risks and optional for all other risks.	Not Available	Required for food service risks and optional for all other risks.	Neutral	Neutral

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