



Underwriters Rating Board Comparison of LS-5 & LS-6

CGL & BFCGL

Definitions

- Advertising Injury - defined in LS-6
- Coverage Territory - Extended to anywhere in the world for products or activities of a person whose home is in the USA but is away for a short time on your business
- Incidental Medical Malpractice - defined in LS-6
- Definition of Insured - Extended to an employee while acting in the scope of his/her duties. Also definition of Insured is extended to Automatic Coverage - Newly Acquired Organizations (90 days)
- Incidental contract defined in LS-5 is extended to Insured Contract that will now provide Contractual Liability in the LS-6
- Personal Injury - defined in LS-6

Principal Coverages

- Coverage M - Medical Payments included in Form (\$1,000 / \$10,000)
- Coverage O - Fire Damage Legal for \$50,000 included
- Coverage P - Personal Injury and Advertising Injury Coverage included
Note: This does not provide coverage for those in the business of Advertising, Publishing, Broadcasting or Telecasting

Exclusions that are different:

- Liability provided if contract or agreement is an insured contract or the insured would have liability in the absence of the contract or agreement (**Contractual Liability**)
- Watercraft Exclusion is LS-6 does not apply to:
 - Watercraft under 26 feet you do not own and not being used to carry persons or property for a charge
 - Liability assumed under any insured contract for the ownership, maintenance or use of watercraft
- Host liquor liability coverage included in the LS-6
- Exclusion for professional services does not apply to Incidental Medical Malpractice Injury. (Incidental Medical Malpractice is defined)