

# RLI SPECIALTY PACKAGE

RLI's Specialty Package policies provide bundled insurance solutions for small to mid-sized business in niche commercial classes of business.

Our bundled policies tailor various types of insurance coverage needed by a business into a single policy. Our knowledgeable underwriters provide you with outstanding coverages and service to help meet the needs of your insureds.

## GENERAL LIABILITY

Liability insurance provides coverage for damages your insureds are liable to pay due to bodily injury and property damage coverage, with limits up to \$1M/\$2M or \$2M/\$4M available. In addition to the basic coverages, we offer optional coverages including medical expenses, personal and advertising injury, blanket additional insureds, GL enhancement, employee benefits liability and more.

## CYBER

- First party coverage for privacy breach, notification and credit monitoring expense with options for cyber extortion and cyber terrorism
- Third party coverage options for security and privacy liability, multimedia liability, regulatory defense and penalties and PCI data security standard assessment

## AUTOMOBILE

- Basic coverages vary slightly due to specific state regulations or requirements governing automobile insurance
- Generally speaking, automobile policies provide liability coverage (including bodily injury, property damage and more) and coverage for damage to a car (comprehensive and collision)
- Optional coverages including our Business Auto Enhancement and Garagekeepers coverage available

## PROPERTY

Our package policies include specific or blanket coverage on buildings and personal property used and/or owned by commercial enterprises. Optional coverages are available.

### Property Enhancement Coverage

- Forty-five included coverages and options to customize limits
- Basket limits
  - Five additional coverages and six coverage extensions
  - Limits can be apportioned after a loss
- TechAdvantage equipment breakdown coverage
  - Includes microelectronics with no sublimit or deductible

## INLAND MARINE

Inland marine coverage offers protection for contractors' equipment and installation material. Other inland marine coverages are offered under the property enhancements.

## EXCESS COVERAGE

- Limits up to \$5M

## WHY CHOOSE RLI?

- Serving specialty lines insurance markets for more than 50 years
- Underwriting staff with decades of experience in the industry
- Prompt and efficient claims handling
- Rated A+ (Superior) by AM Best