



NOVUS

Health | Liability

GENERAL LIABILITY

	NOVUS	Other Programs
Aggregate Limit	\$2,000,000	\$2,000,000
Damages to Rented Premises	Up to \$500,000	Up to \$300,000
Defense Outside the Policy Limits	YES	NOT OFFERED
Duty to Defend	YES	NO
Audible Policy	YES	YES
Policy Forms	ISO - APPROVED	MANUSCRIPT
Occurrence Form	YES	NO – CLAIMS MADE
Claims Made	NO	YES
Excess Liability	\$4,000,000	NOT OFFERED
AMBest Rating	A++	A or less rating
Waiver of Subrogation Endorsement	YES	YES
Primary and Non-Contributory Endorsement	YES	UNCONFIRMED
Pesticide Applicator Endorsement	YES	NOT OFFERED
Law and Ordinance Endorsement	YES	NOT OFFERED
Hired and Non-Owned Auto (excluding delivery)	YES	NOT OFFERED
Stop Gap Coverage (WA)	YES	NOT OFFERED

PROPERTY

	NOVUS	Other Programs
Total Insurable Value TIV (including crop TIV)	\$10,000,000 – PER LOCATION	\$3,500,000–PER POLICY
Maximum Number of Locations	NO MAX TO THE NUMBER OF LOCATION	NO MAX TO THE NUMBER OF LOCATION
Policy Forms	ISO - APPROVED	MANUSCRIPT
Theft – Sublimit	NO SUBLIMIT	YES - LIMIT VARIES
Outdoor Property	YES - \$10,0M	NOT OFFERED
Employee Dishonesty Endorsement	YES	NO
Multiple Deductible Choses	YES	NOT OFFERED

CROP - SEEDS, LIVING PLANTS, HARVESTED, FINISHED STOCK

	NOVUS	Other Programs
Crop Coverage	YES	NOT OFFERED
Coverage Limits	\$5,000,000	NOT OFFERED
TIV Max Limits	PER LOCATION	NOT OFFERED
Theft - Sublimit	NO SUBLIMIT	NOT OFFERED

PRODUCT LIABILITY

	NOVUS	Other Programs
Products Coverage	SEPARATE POLICY LIMITS	SHARED LIMITS WITH GENERAL LIABILITY
Aggregate Limits	\$2,000,000	SHARED LIMITS WITH GENERAL LIABILITY
Recreational	YES	NOT OFFERED
Medicinal	YES	YES
Cultivation, Manufacturing, Retail, laboratory Classifications	YES	LIMITED CLASSIFICATIONS
Duty to Defend	YES	NO
Defense Outside the Policy Limits	YES	INSIDE THE LIMITS

EQUIPMENT BREAKDOWN

	NOVUS	Other Programs
Total Insured Value (TIV)	UP TO \$10,000,000	UP TO \$25,000
Loss of Income	UP TO \$ 1,000,000	NOT OFFERED
Data Breach	YES	NOT OFFERED
Identify Recovery	YES	NOT OFFERED
Admitted Paper	YES	NOT OFFERED