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GARAGEKEEPERS' LEGAL LIABILITY - Provides coverage for damage to your customers' vehicles, for which you may become legally liable, when you provide parking or take temporary custody of vehicles in the course of repair or service.

GLASS COVERAGE - Pays to replace or repair glass damaged by a variety of factors, including vandalism and malicious mischief. Suitable even if you don't own your building, but your lease specifies that you are responsible for building glass.

HAZARD - A condition which creates or increases the chances of a loss arising from a peril. Examples include slippery floors or unguarded premises.

HIRED AUTOS - Vehicles that are leased, rented or borrowed by the insured; a classification of covered vehicles under the business auto coverage form, garage coverage form, or truckers' coverage form

HIRED AUTO LIABILITY - Provides a company protection against liability claims arising from the use of vehicles hired, rented, or owned by others (including employee's own vehicles) on company business, but does not include vehicles titled to the company. Physical damage coverage can also be provided to cover the rented private passenger type autos or vans as well as any leased or rented trucks, trailers used in the normal course of business.

HOLD HARMLESS AGREEMENT - A hold harmless agreement is normally included in a written contract whereby one party to the contract agrees to assume the other party's liability arising from specified actions. For example, if you contract another party to do work for you, you agree, in writing, that the other party will pay for any liability you incur because of his work.

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The abbreviated outlines of coverage used throughout this proposal are not intended to express any legal opinion as to the nature of coverage. They are only visuals to a basic understanding of some of the coverage options available. Please consult your agent, broker or insurance consultant and your actual insurance policy for more specific coverage details.