

Updates or Changes to the 2023 Public Entity Liability (PEL) Coverage Document

Please note, this document is provided as information for Members and Brokers. This summary cannot bind or change coverage – the form governs all coverage provisions. Please refer to the form itself and carefully review it to understand coverage.

1. Changes to coverage or Member renewal

VII. EXCLUSIONS – AG. adds an express exclusion for liability for **Damages** from perfluoroalkyl or polyfluoroalkyl substances (PFAS).

2. Changes made to provide necessary clarifications

Coverage E (Auto Uninsured/Underinsured Motorists Liability) is amended to remove the incorporation of the UI/UIM statutes by reference; rewriting the coverage provision for better comprehension. Harmonizing changes are provision to Subsections II.A. and II.B. (LIMITS OF LIABILITY), Subsection VII.Z. (EXCLUSIONS), and Subsection IX.AP. (DEFINITIONS) are provided to further clarify that coverage is provided for compensatory damages for bodily injury for collisions with an uninsured or underinsured motorist when the **Member** is not covered by workers' compensation or other insurance/bond.

VII. EXCLUSIONS – K. (Hospitals, Clinics, or Nursing Homes) is amended to clarify that there is no coverage for liability for care, treatment, or health related services at a hospital, clinic, ~~or~~ nursing home, continuum of care, or other overnight healthcare facility. The definition of **Incidental Medical Practice** is deleted at IX.T. (DEFINITIONS) and incorporated into this exclusion, since the defined phrase is not used elsewhere in the Coverage Document.

3. New or Updated Definitions

N. Employee Benefits Program means:

1. Group life insurance, employee assistance program, group accident or health insurance, investment plans or savings plans, profit sharing plans, pension plan, workers' compensation, unemployment insurance, social security benefits, disability benefits, travel, paid sick leave, paid family medical leave plan, savings, or vacation plans; and
2. Any other similar employee benefits instituted after the effective date of this Coverage Document.

4. Changes made for formatting, grammar, or consistency

All inconsistent internal references are made uniform (for example, using only “Sections” rather than both “Sections” and “Paragraphs” to refer to the same sections), inserting parenthetical titles when internal references that are not in context, making other internal references consistent for better comprehension, and making any necessary corrections to internal reference numbers or letters.

VII. EXCLUSIONS – L. (Pollutants) is reformatted.

II. EXCLUSIONS – AB. (Nuclear Incident Exclusion) is reformatted and revised for internal consistency with previously defined terms.

Other minor, non-substantive grammar or formatting changes are made for purposes of consistency.

5. Changes to related endorsements or new endorsements

Coverage Exclusion for Data Compromise Including E-Commerce Cyber Liability Endorsement: allows a **Member** to reject coverage under the PEL Coverage Document, Additional Coverage I (Data Compromise Including E-Commerce Cyber Liability).