

# GL Enhancements, Based on What You Actually Need

At Redwoods, we believe that customers should only pay for what they are likely to actually use. The following list of endorsements is based on the events and exposures that our youth-serving customers actually experience:

- **Trauma Assist Coverage:** It's not always just the immediate victim who is harmed when something goes wrong. Trauma assist coverage funds counseling for staff members who witness or respond to an incident.
- **Additional Insureds by Written Contract:** Whether it's snow removal or personal training, our customers have vendor relationships that help keep lights on and the doors open. This endorsement helps protect them.
- **Amended Volunteer Workers Definition:** Youth-serving non-profits rely heavily on volunteer labor. That's why we include a careful definition of exactly what constitutes volunteer labor.

## Also included:

- Expected or Intended Injury or Corporal Punishment
- Amended Defense Coverage for Indemnitees
- Amended Volunteer Workers Definition
- Property Damage Liability—Borrowed Equipment
- Property Damage Liability—Elevators
- Contractual Liability for Personal and Advertising Injury
- Supplementary Payments
- Broad Form Named Insured
- Fellow Employee Coverage
- ADA Defense Coverage
- Newly Acquired Organizations
- Mental Anguish, Mental Injury or Humiliation
- Additional Insured = Lessors of Leased Equipment
- Additional Insured - State or Governmental Agency or Subdivision or Political Subdivision - Permits or Authorizations
- Additional Insured - Vendors
- Broad Knowledge / Notice of Occurrence
- Waiver of Transfer of Rights of Recovery Against Others to Us
- Unintentional Failure to Disclose Hazards
- Mobile Equipment
- Waiver of Sovereign Immunity
- Liberalization Clause