

Liability and Loss Control Information



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In 2017, Hochheim adopted a new general liability (“GL”) policy form. This coverage is written for individuals as well as joint ventures, partnerships, trusts, limited liability companies, and other organizations. Hochheim’s

GL policy is designed to work in tandem with the Hochheim Choice Policy. Because of limitations in the Insurance Code for Farm Mutuals regarding business exposure, most businesses do not qualify for Hochheim’s GL policy. Instead, the Hochheim GL primarily focuses on habitational, institutional and fraternal risks.



Hochheim’s general liability policy provides the following coverages: bodily injury and property damage liability; personal and advertising injury liability; medical payments; and supplemental payments related to certain litigation and legal matters. The policy is offered with limits of \$100,000, \$300,000, \$500,000 and \$1 million. Medical payments are limited to \$5,000 of coverage.

The new policy does limit coverage in certain situations related to technology. For example, under the personal and advertising injury coverage, the policy does not cover personal and advertising injury committed by any of the following:

- an insured whose business is advertising, broadcasting, publishing or telecasting;
- an insured who designs or determines the content of a website for others; or
- an Internet search, access, content or service provider.

The Policy also excludes coverage for electronic chat rooms or bulletin boards the insured hosts, owns, or over which the insured exercises control. The Policy excludes coverage arising out of the unauthorized use of another’s name or product in an email address, domain name or metatag, or any other similar tactics to mislead another’s potential customers.

An important benefit offered by Hochheim to policyholders who purchase the general liability policy is the provision of loss control information and services. Policyholders are made aware of the availability of loss control



information by the inclusion of a notice with the issuance of new and renewal GL policies. Insureds may call Hochheim directly to request additional information. The need for loss control or loss control information is determined by an analysis of the risk, specific exposures related to risk and account loss experience.



Hochheim also utilizes reports from independent adjusters during the claims process to determine if loss control measures would be beneficial to the insured. An account may be placed on regular scheduled loss control service based on the following factors: nature of the business; exposures; prior loss experience; and annual premium amount.



Hochheim utilizes a service company and their loss control representatives (“LCRs”) to perform loss control services. See how loss control services can help you (below). If you desire information or have questions, contact your Hochheim Prairie Insurance Company’s Loss Control Representative at 361-293-5201.

How can loss control services help you?

Evaluate Hazards and Bring Risk To Acceptable and Safe Standards:

LCR may conduct initial surveys to evaluate risk hazards, controls in place and submission of appropriate recommendations, when necessary, to bring the risk to acceptable standards.

Implement Regulations for a Safe Environment:

LCR may provide assistance in the development of:

1. written rules, regulations and procedures to promote a safe environment
2. implementation of a public safety program
3. a management policy statement providing substantiation that a safety commitment comes directly from top management

Track Progress of Safety Programs:

LCR may provide assistance in the:

1. formulation of facilities and operational safety committees
2. development and implementation of safety training programs
3. development of meaningful management reports to track progress of safety programs in place