

Westland Insurance Brokers

ORMTA 3rd party general liability insurance description:

The Commercial General Liability Policy No. 1184800 provides protection against Bodily Injury and Property Damage arising from the instruction of music. The limit of liability is \$5 Million. Recently added coverage includes Tenants Legal Liability (TLL) to the limit of \$ 500,000.00. (for teachers conducting lessons in places other than their homes.)

The intent of this coverage is to provide the members of your Association protection arising from claims (by others) for which a member would be legally liable for either Bodily Injury (ie. slip and fall at the premises of a music teacher) or Property Damage (ie. Damage to property of others).

It is a third party type coverage protection for the Members of the Association in the event of happening. It is not a Professional Liability policy.