

What Is General Liability Insurance Coverage?

General liability insurance (GL) helps protect your business from claims alleging:

- Bodily injury
- Property damage resulting from your business operations
- Personal and advertising injury

Commercial general liability insurance (CGL), also known as business liability insurance or general liability insurance, provides coverage for:

- Customer injuries
- Damage to customers' property
- Lawsuits

It can help pay for medical expenses as well as legal costs if an incident leads to a lawsuit.

What Does Commercial General Liability Insurance Cover?

Commercial general liability insurance helps protect your business and employees from the risk of lawsuits involving:

- Bodily injury
- Property damage
- Libel
- Slander

Examples of these claims include:

- Bodily injury or property damage. For claims that your business caused someone bodily harm or damaged someone's property.
- Reputational harm. For claims of malicious prosecution, libel, slander, wrongful eviction, violation of the right of privacy and more.
- Advertising injuries. For claims alleging copyright infringement in your advertisements.
- Medical payments. To help cover medical costs if someone sustains an injury at your business.
- Damage to rented property. If property you rent gets damaged by fire, lightning or explosion.