

# General Liability

Protect commercial enterprises from losses arising from accidents with products and on premises, including offices, warehouses, laboratories, test fields, and more.

- Limits of \$1M/\$2M
- ISO coverage form
- Package or monoline
- ERM-enabled coverage

## General Liability

General Liability coverage protects the company from various claims that can arise from its operations. This includes coverage for bodily injury, property damage, and advertising injury that the company may unintentionally cause.

### What it covers:

- ✓ Bodily Injury
- ✓ Property Damage
- ✓ Medical Payments
- ✓ Personal and Advertising Injury
- ✓ Tenants' Legal Liability

### Policy Limits

Often range from \$1 million to \$2 million per occurrence with a general aggregate limit that may double the per occurrence limit.

### Deductibles

Can vary widely depending on the company's risk profile but typically may start from \$500 to \$1,000 per occurrence.

### Why do you need General Liability coverage:

#### Client Requirements

Clients often require a technology company to carry General Liability insurance before entering into contracts.

#### Lease Agreements

Landlords typically require General Liability insurance as part of a commercial lease agreement.

#### Financial Protection

Helps protect the company's financial assets in the event of a covered claim or lawsuit.

#### Legal Defense

Provides legal defense if the company is sued, even if the lawsuit is groundless or fraudulent.