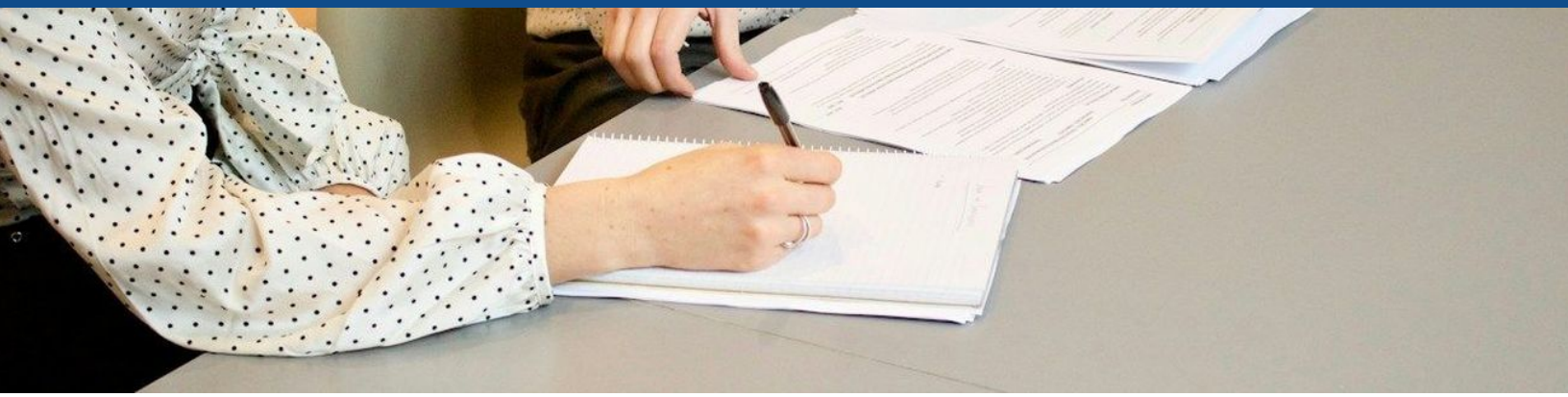
Commercial General Liability

Most popular commercial lines - coverage overview, limitations and how to get a quote



OVERVIEW

Commercial general liability (CGL) is the foundation of almost every business insurance program. It pays for injuries to customers and the public, damage you cause to other people's property, and claims arising from your products or finished work, including the cost of defending a lawsuit. Most leases, client contracts and permits require proof of it.

WHAT'S COVERED

Bodily injury
Injuries to customers and the public from your business.

Property damage
Damage you cause to someone else's property.

Products and completed ops
Claims from products you sell or work you finished.

Personal and advertising
Libel, slander and advertising injury claims.

Medical payments
Small medical bills paid regardless of fault.

Damage to rented premises
Fire and other damage you cause to space you rent.

Contract endorsements
Additional insured, waiver of subrogation and primary and non-contributory wording.

Good to know

Many contracts require additional insured, primary and non-contributory and waiver of subrogation wording. Send us the contract so we can match it before you sign.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Your own employees' injuries (workers comp)
- × Autos (commercial auto)
- × Professional errors (E&O)
- × Pollution
- × Damage to your own property
- × Each is available as a separate policy.

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- ✓ Description of operations
- ✓ Revenue and payroll
- ✓ Sample customer contracts
- ✓ Subcontractor certificates
- ✓ Five years of loss runs

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/commercial-general-liability/

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