

The best route to the right protection

Travelers is committed to protecting your business with competitively priced coverage solutions that meet the unique needs of your business. Our General Liability policy is just one way we're delivering on that commitment.

General Liability Insurance

Many businesses require an insurance policy that blends Property and General Liability coverage. This type of coverage is called a Business Owner's Policy, or BOP. As the world of business evolves, more businesses are growing and prospering without significant assets or property (such as owned or leased buildings, specialty tools, furnishings or inventory) to protect. For these companies, we offer General Liability coverage that provides the protection you need at a competitive price.

What General Liability covers:

General Liability covers damages paid in judgments or settlements, and legal defense costs, so you're protected if you are sued or held liable for injury or damage. Specific features include:

- **Premises Liability.** Protects your business if clients or patrons are injured on your premises – such as slips, trips and falls.
- **Products and Completed Operations Liability.** Protects your business if one of your products causes bodily injury or property damage after it was sold, or if work performed by you for a customer causes bodily injury or property damage after it was sold, or if work performed by you for a customer causes bodily injury or property damage after such work has ended.
- **Personal/Advertising Injury.** Includes protection against liability for publication of defamatory material or copyright infringement in your advertisements.
- **Liability for Damage to Premises Rented to You.** Protects you in the event you are held liable for property damage caused to a premises you rent from a third party. Limits of \$300K are automatically included; limits up to \$1M are available.

Key optional coverages:

- **CyberFirst Essentials® – Small Business.** Helps businesses respond to and recover from a data breach.
- **Employment Practices LiabilitySM.** Helps cover your legal fees and expenses, as well as damages, in the event of a claim alleging a wrongful employment practice, such as discrimination or wrongful termination.
- **Hired/Non-owned Auto Liability.** Covers occasional or incidental business use of a personal or rented vehicle.
- **XTEND Endorsement®.** General Liability coverage enhancements include an extension of coverage to unnamed subsidiaries (other than partnerships and joint ventures) and a blanket waiver of subrogation that protects your trusted partners from our recovery of damages paid.
- **Umbrella.** Provides an additional layer of protection – up to \$25M – in the event of a catastrophic loss that exceeds the limits of your general liability, auto liability or employer's liability coverage.

The right coverage at the right price. **Policy premiums start at \$250.**

Is a General Liability policy the right insurance solution for your business?

See if the examples below sound familiar.



Professional Services: You bring your expertise but not your stuff. You may have little or no business property to protect.

From start-ups to seasoned professionals, some small businesses don't have property to protect. For example, many physical therapists contract with several doctors' offices to provide their professional services; however, they are not responsible for insuring the building or any of the office or medical equipment.

Accountants or bookkeepers work in a variety of settings which opens them up to a variety of risks. What happens if during your accounting work you accidentally spill a cup of hot coffee on a client's property? Or a client trips over your laptop bag?

Other customers who purchase General Liability insurance include: financial planners, mental health practitioners, massage therapists, real estate agents, insurance agents, graphic designers and pet sitters.



Home-Based Businesses: Operating your business from home saves the cost of office overhead.

Many home-based businesses may not be adequately protected by their Homeowner's policy. That can be a costly oversight because business exposures are typically excluded from a Homeowner's policy.

Even with a home-based business endorsement for your Homeowner's policy, your business may need higher coverage limits and a broader range of coverage enhancements provided with a General Liability policy.



Co-Working Spaces: Business owners and professionals who lease office or conference room space on an as-needed basis from co-working spaces.

Co-working spaces offer business owners like you an affordable option to meet with clients on an as-needed basis. The insurance policy purchased by the owner of the co-working space will not extend coverage to you while you are working there. A General Liability policy provides coverage for your liability for injury or damage caused while you are working in that space, proof of which may be required by the owner of the space.



Retailers with little or no inventory

Think outside the brick-and-mortar here. Are you among a growing group of retail clothing boutiques, bakeries and confectionaries who exhibit at local events or fairs? If so, you may be required to provide proof of General Liability coverage for your liability for injury or damage caused while you are working in the rented space.



Specialty trade contractors

General Liability coverage is a popular option for specialty trade contractors who perform work on another's premises with limited property of their own.

Talk to your agent today and find out if a General Liability policy is the right coverage for your business.



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