



# COMPREHENSIVE GENERAL LIABILITY (CGL) PRODUCT OVERVIEW



During the day-to-day operations, your business is exposed to a variety of liability risks and these liabilities may result from your own actions or the actions of your employees, they can happen on-site or off-site, and in some cases involve your customers.

If the operation of your business causes injury to a member of the general public or damages their property, a claim may be made against your company. Liability lawsuits are typically complex and can be lengthy and costly to resolve. As most businesses simply do not have the necessary experience nor the resources to manage such claims, Comprehensive General Liability Insurance protection is essential.

Comprehensive General Liability Insurance (CGL) protects against liability claims for bodily injury and property damage related to your premises, operations, products, completed operations as well as advertising and personal injury liability.

## TYPICAL COVERAGES

### **Bodily Injury To Third Parties**

Includes bodily harm, sickness, or disease, including resulting death that results from the operations of your business.

### **Property Damage To Third Parties**

This coverage extends to instances where the insured's business operations or activities cause damage to another person's property. The policy helps cover the costs of repair, replacement, or compensation for the damaged property, along with legal defense costs.

### **Products Liability**

The liability for bodily injury or property damage incurred by a merchant or manufacturer as a consequence of some defect in the product sold or manufactured.

### **Products/Completed Operations**

If a business produces or installs products as part of a project, completed operation liability insurance covers damages caused by defective or dangerous products. This also protects businesses from liabilities that may arise after a project has been completed. It primarily covers injuries or damages that occur as a result of completed work or services delivered.

### **Hired and non-owned auto**

Typically, the coverage for hired and non-owned auto includes bodily injury coverage compensates for medical expenses, rehabilitation costs, and potential lawsuits resulting from injuries, on the other hand, compensates for damages to third-party property caused by the rented, leased, or non-owned vehicle.

### **Contractual Liability**

Defined as coverage for the named insured's liability that is created when it assumes, in an oral or written contract, the financial consequences of another's negligent acts or omissions that results in bodily injury or property damage to a third party.

Almost all businesses are exposed to the risk of liability claims, however the key sectors we cover include:

- Construction
- Energy (utilities, oil and gas, petrochemicals etc.)
- Communications
- Manufacturing, such as food and beverage and chemicals
- Multinational risks of all shapes and sizes
- Real estate and hospitality
- Recruitment of manpower for oil and gas Industry
- Services (banks, telecommunications etc.)
- Transportation
- Wholesale trade

## THE FOLLOWING FACTORS WILL AFFECT THE PREMIUM:

- Turnover/ Contract Value/ Fees
- Detailed scope of works
- Period of insurance/ Contract period
- The geographic location
- Coverage Limits
- Nature of business and experience in the business
- Claims History
- Third Party Surrounding Property - Liability assume by the Insured
- Policy Endorsement/ Additional Coverage

## CONTACT

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## ABOUT AMG

We are professional insurance broker and risk consultant. We advise businesses and individuals on how to prepare for the unexpected.

We provide risk management, risk consulting, insurance broking, insurance program management and claims advocacy services related advice, brokerage and associated services for clients across a wide range of business sectors.

We work with clients of all sizes to identify risks, create risk management, benefits optimization, insurance programs management and deliver innovative solutions to better qualify and manage risk.

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