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insurance is an
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plan. General liability insurance (GLI) can help cover claims that your business caused bodily injury or property damage. This coverage is also known as commercial general liability (CGL) insurance. You

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standalone
policy or bundle
it with other
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(BOP) .

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liability
insurance
coverage (CGL)
is broken into
three parts:
Coverage A:
Bodily Injury
and Property
Damage; Coverage
B: Personal and
Advertising
Injury; Coverage
C: Medical
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this article, we will break down how commercial general liability insurance works, what and who it covers, along with the exclusions that eliminate coverage for some risks.

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Commercial
general
liability (CGL)
is a type of
insurance policy

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Liability provides coverage to a business for bodily injury, personal injury, and property damage caused by the business's operations, ...

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Liability (CGL)
Definition

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General
liability
insurance
Coverage Key
policies
typically cover
you and your
company for
claims involving
bodily injuries
and property
damage resulting
from your
products,
services or

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operations. It may also cover you if you are held liable for damages to your landlord's property.

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liability (GL),
often referred
to as business
liability

insurance, is
coverage that
can protect you
from a variety
of claims

including bodily
injury, property
damage, personal
injury and
others that can

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arise from your
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company covers compensatory and general damages. General

Liability does not cover punitive damages because they're considered to be punishment for intentional acts. General liability insurance

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Liability policies state a maximum amount that the insurer will pay during the policy period. Many companies purchase umbrella liability insurance, which picks up where their general liability

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coverage ends.

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General liability insurance, also known as business liability insurance, is a type of

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liability policy
that helps
protect
businesses from
claims that
happen as a
result of normal
operations.

Business
liability
insurance
typically
provides
coverage to

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small businesses
for bodily
injuries,
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from state to
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claim is covered
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insurance
coverage is
usually an
endorsement, or
rider, to a
general

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policy. In other words, it's a mini policy that you add to the coverage you already have for other types of business liabilities.

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