

COVERS INSURED

The most common features of commercial general liability insurance are as follows:

- The injury or damage caused in connection with the trade or business stated in the policy wording
- > Cover for insured's liability at law including legal costs and expenses
- Cover is subject to a limit of indemnity any one occurrence and usually in the annual aggregate as well
- > Financial losses flowing directly from accidents resulting in injury to persons or damage to their property are covered
- The policy covers liability arising out of the insured's business activities on their declared premises

OPTIONAL EXTENSIONS

- > Work away risks within agreed geographical scope
- > Tenants liability
- Car park liability
- > Food and drinks liability
- ➤ Lift and escalator's liability
- > Sudden & accidental pollution
- > Liability arising out of loading and unloading
- Motor contingent liability
- > Liability arising from advertising sings and decorations

MAJOR EXCLUSIONS

- > Public liability policies contain the following main exclusions. Some of these exclusions can be covered under other types of policies or may be offered as optional extensions
- > Injury to employees
- > Property belonging to the insured or in their care custody or control
- > Property being worked upon
- > Products liability
- Contractual liability
- Cost of rectifying defective work
- Professional negligence
- Motor vehicle liability
- Liability to or arising from Vessels and watercraft
- Gradually occurring pollution
- > War, sabotage, terrorism and political risks
- > Radioactive contamination and nuclear energy risks
- > Communicable Diseases
- Emerging Risks
- > AIDS
- Asbestos