

Commercial General Liability Coverage Exclusions Under

Commercial General Liability Coverage Exclusions Under Unveiling the Hidden Exclusions in Your Commercial General Liability Policy A Guide for Business Owners You've got your commercial general liability CGL insurance policy and you're confident that you're covered right But what if there are hidden exclusions lurking within the fine print that could leave you vulnerable in a lawsuit Understanding the limitations of your CGL policy is crucial for protecting your business This article will shed light on common exclusions that businesses often overlook empowering you to make informed decisions about your coverage The Foundation of Coverage What Does CGL Actually Cover Before diving into exclusions it's essential to grasp what CGL insurance typically covers Generally a CGL policy safeguards your business from financial losses arising from Bodily injury Injuries to individuals caused by your business operations or products Property damage Damage to property caused by your business operations or products Advertising injury Harm to another party's reputation due to false or misleading advertising Personal and advertising injury This covers a broader range of potential claims including libel slander and invasion of privacy Unveiling the Exclusions Common Traps for Business Owners Now let's talk about the butts and excepts the hidden exclusions that could impact your coverage 1 Exclusions for Intentional Acts Your CGL policy generally won't cover claims arising from intentional acts by you or your employees This means if you deliberately cause harm to someone or their property you won't be covered 2 Exclusions for Certain Products and Services Many policies contain exclusions for specific types of products or services For instance if your business is involved in the manufacture or sale of certain hazardous materials you may 2 find your CGL coverage limited or excluded altogether 3 Exclusions for Workers Compensation Claims If an employee is injured on the job you'll 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