

# 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 Youve got your commercial general liability CGL insurance policy and youre confident that youre 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 its 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 partys 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 lets talk about the buts and excepts the hidden exclusions that could impact your coverage 1 Exclusions for Intentional Acts Your CGL policy generally wont cover claims arising from intentional acts by you or your employees This means if you deliberately cause harm to someone or their property you wont 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 find your CGL coverage limited or excluded altogether 3 Exclusions for Workers Compensation Claims If an employee is injured on the job youll likely have a separate workers compensation policy Your CGL policy usually wont cover these types of claims 4 Exclusions for Environmental Damage Environmental pollution or damage caused by your business operations may not be covered by your standard CGL policy This often requires specialized environmental insurance 5 Exclusions for Contractual Liability Your CGL policy may not cover liabilities arising from contracts youve signed Its essential to review contracts carefully and consider additional insurance coverage if needed 6 Exclusions for Professional Services Businesses offering professional services such as accounting or legal advice may require a separate professional liability policy as your CGL policy might not cover claims related to errors or omissions in these services 7 Exclusions for Specific Activities Your CGL policy might exclude

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this is the third revised edition of what was described by the english court of appeal in c v d as the standard work on bermuda form excess insurance policies the form first used in the 1980s covers liabilities for catastrophes such as serious explosions or mass tort litigation and is now widely used by insurance companies it is unusual in that it includes a clause requiring disputes to be arbitrated under english procedural rules in london but subject to new york substantive law this calls for a rare mix of knowledge and experience on the part of the lawyers involved each of whom is required to confront the many differences between english and us law and legal culture in addition since the awards of arbitrators are confidential and are not subject to the scrutiny of the

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