

# 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 2 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 coverage for specific activities like Construction If your business is involved in construction youll likely need specialized insurance Transportation If your business involves transporting goods or people specialized insurance may be required Real estate If you are a landlord you may need separate liability insurance for your property 8 Exclusions for Prior Acts Your policy typically wont cover claims arising from incidents that occurred before the policys effective date This highlights the importance of maintaining continuous insurance coverage 9 Exclusions for Claims Related to Certain Business Practices Certain business practices such as discrimination or harassment may not be covered by your CGL policy 10 Exclusions for Claims by Employees 3 In most cases your CGL policy wont cover

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