

Commercial General Liability Coverage

Client Needs

- Sources of business liability
- Potential costs of liability

Obligations of insurers

- Duty to defend
- Duty to indemnify
- Duty to settle reasonable claims

Coverages

- Public liability
- Product
- Employee
- Third party
- Advertising

Policy Review

- Forms
- Endorsements
- Insuring Agreement
- Definitions
- Exclusions
- Conditions

Sales Review

- Top markets for Your Agency
- Client needs
- Questions to ask
- Appropriate limits
- Common pitfalls
- Optional coverages
- Underwriting approval