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What is General Liability Insurance

(SPEECH)

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(DESCRIPTION)

Travelers umbrella.

(SPEECH)

SPEAKER: What is general liability insurance? If you're like a lot of small business owners, you're not left with a lot of time to think about the what-ifs.

(DESCRIPTION)

Clock hands spin quickly.

(SPEECH)

But the truth is, things happen and things can go wrong. Say a customer slips on your floor and breaks a wrist, or an employee causes damage while working in a customer's home, or one of your products injures somebody or damages their property. That's why it's important to have general liability insurance.

Consider a potential judgment or settlement plus the legal expenses. The costs can add up quickly. General liability insurance helps cover the costs associated with a claim against your business.

Here are three typical coverage features included in a general liability insurance policy-- premises liability for bodily injuries to customers or other people not employed by your company; products liability for damage to property or bodily injury to people caused by your products or services; and personal and advertising injury, which helps protect your business from the costs related to claims of slander, copyright infringement in your advertising, and more.

Don't let a liability claim derail the plans and aspirations you have for your business. To get started with general liability and other business insurance solutions, contact a Travelers independent agent or visit travelers.com.

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(DESCRIPTION)

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