

General Liability - Under this form of insurance and regarding a covered occurrence, the company pays all the sums the insured becomes legally obligated to pay as damages due to:

The insurance co has the right to defend any suit against the insured seeking damages on account of such injury or property damage, even if any of the allegations of suit are groundless, false or fraudulent, and to make such investigation and settlement of any claim or suit, as it deems expedient. However, the company is not obligated to pay any claim or judgment or to defend any suit after applicable limit of the company's liability has been exhausted by payments of judgments or settlements.

Fire Legal Liability - Coverage needed if you occupy leased or rented property for which You could be held legally liable for damage to the property due to fire or explosion.

Employee Benefit Liability - Protects the insured employer against claims by employees or former employees resulting from negligent acts or omissions in the administration of the insured's employee benefits program

The term "employee benefits programs" is defined to include group life insurance and group accident and/or health insurance; profit sharing plans; employee stock subscription plans; and workers' compensation insurance, social security benefits, disability benefits, etc.

Coverage is intended to extend to the "administration" of the plans, including counseling employees, interpreting employee benefits programs, handling records, enrolling/terminating/canceling employees in specified plans on a timely basis.

Employee Practices Liability - Protects the corporation, directors & officers and employees for claims resulting from wrongful termination, discrimination, sexual harassment, wrongful discipline and failure to employ or promote. Whether you are right or wrong in the eyes of the jury, the typical defense costs alone average \$100,000 to \$200,000 per case.

Auto Liability - Covers liability rising out of the ownership, maintenance or use of automobiles

Hired Automobiles - Covers liability for the use of hired automobiles in your business.

Non-Owned Automobiles - Covers liability for the use of non-owned automobiles used in business an example would be an employee using his/her own car on an errand for you.

Uninsured Motorist - Protects insureds who are not contributorily negligent against bodily injury caused by negligent uninsured motorists.

Comprehensive - Pays for damage to or the loss of automobiles from perils other than collision.

Collision- Pays for damage to or the loss of automobiles from upset or collision with another object.  
Deductible applies

Professional liability - Errors and Omissions failure to perform, without the restriction of "for a fee"

- I. A massage clinic appears liable when the massage therapist is told that the client is allergic to aloe and the therapist uses a lotion with aloe in it and the client has a severe allergic reaction.
- II. A massage clinic appears liable when the massage therapist does a deep tissue massage on a client in an area that the client tells the therapist that they have a torn muscle and causes severe damage.

Employee Dishonesty - Employee dishonesty coverage protects an employer from financial loss due to fraudulent activities of one or more employees. The coverage includes protection for loss of money, securities, and other properties of the insured.

Some scheduled policies are still available, but the majority is written on a blanket basis. This provides coverage for all employees, subject to the policy definitions. The limit of liability is "per loss" and is applied on an "occurrence basis". All acts involving the same employee or group of employees is considered one occurrence.