



GENERAL LIABILITY INSURANCE

GENERAL LIABILITY (GL) INSURANCE, SOMETIMES CALLED SMALL BUSINESS LIABILITY INSURANCE OR COMMERCIAL LIABILITY INSURANCE, COVERS YOUR BUSINESS FOR CLAIMS MADE BY OTHERS INCLUDING BODILY INJURY, DAMAGE TO PROPERTY, OR PERSONAL AND ADVERTISING INJURY.

IF SOMEONE COMES TO YOUR PLACE OF BUSINESS AND IS INJURED, A GENERAL LIABILITY POLICY COULD COVER THEIR MEDICAL COSTS. IF SOMEONE ELSE'S PROPERTY IS DAMAGED AND YOU ARE FOUND TO BE RESPONSIBLE, THE REPAIR OR REPLACEMENT COST COULD BE COVERED. AND IF SOMEONE'S REPUTATION IS DAMAGED BY SOMETHING YOU OR AN EMPLOYEE SAID OR WROTE ABOUT THEM, THE ASSOCIATED COSTS COULD BE COVERED

Why do I need general liability insurance?

As a small business owner, you may be legally responsible if another person gets hurt or if their property is damaged because of your business. Make sure your business is properly protected against risks.

Bates Financial offers customized general liability insurance with a fast, easy quote process. You should consider purchasing insurance for business liability if you or your employees do any of these things:

Interact with clients face to face

If you visit a client's place of work, or clients visit yours, there is always the possibility someone could get hurt and require medical treatment.

Have access to customer's property

If a customer's property is damaged at your location or at a job site, general liability insurance could cover the cost to repair or replace it.

Use advertising to market your company

If you promote your company and accidentally use wording that is under copyright or trademark, business liability insurance could cover you if a claim occurs.