

# INfact

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## What Is and Why Should I Carry Commercial General Liability (CGL) Insurance?

Commercial General Liability insurance provides coverage for legal liability arising out of your negligence for third party bodily injury and property damage. It is prudent business practice and often a contractual requirement to carry this coverage.

For example, while at a client's job site you accidentally knock over a piece of expensive electronic equipment belonging to the client, which lands on the client's foot. The equipment is broken and so is the client's big toe. This resulting bodily injury and property damage to a third party (your client) had nothing to do with the professional advice or consulting services you were there to provide, therefore, you must look to your Commercial General Liability policy to provide coverage for these damages.

The reverse of the above situation is also a potential liability exposure. Your client comes to your office and sustains bodily injury and property damage when they trip on an extension cord that you failed to properly secure. They suffer a broken arm and break their laptop while trying to break their fall. Bodily injury and property damage caused to a third party while on your premises is covered under your Commercial General Liability coverage.

For more information about the Professional Liability insurance program and companion Commercial General Liability policy which have been arranged by your Society, please obtain an information package from your Society website or contact:

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