**Commercial General Liability Outline**

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| **Liability** | **Limits** |
| General Aggregate Limit | $4,000,000 |
| Products/Completed Operations Aggregate Limit | $4,000,000 |
| Personal/Advertising Injury Limit | $2,000,000 |
| Each Occurrence | $2,000,000 |
| Damage to Rented Premises | $300,000 |
| Medical Expense Limit | $10,000 |
| Employee Benefits Liability – Each Employee | $2,000,000 |
| Employee Benefits Liability – Aggregate | $4,000,000 |
| Hired / Non-owned Auto | $1,000,000 |

**General Aggregate Limit-applies to all types of liability claims the policy covers, such as personal and advertising injury.**

**Products/completed operations aggregate limit- independent from general aggregate limit, applies to completed products and/or completed operations.**

**Personal/Advertising Injury Limit-coverage that insures against offenses in connection with the insured’s advertising of its goods and services, such as libel, slander, invasion of privacy etc.**

**Each Occurrence- the max amount payable for each claim in a policy period.**

**Damage to Rented Premises- max amount payable for damage to another’s property.**

**Medical Expense Limit- pays medical expenses for bodily injury to third parties as a result of your operations regardless of fault.**

**Employee Benefits Liability (each employee)- coverage if employer has an error or omission in administration of an employee benefit program.**

**Employee Benefits Liability (aggregate)- limits the amount that a policyholder has to pay out over a specific time period, max amount payable regardless of number of claims in a policy period.**

**Hired/Non-owned Auto- coverage for bodily injury and property damage caused by a vehicle you hire or caused by any non-owned vehicle.**

**Disclaimer: coverages subject to policy terms and conditions.**