

## GENERAL LIABILITY

Cincinnati liability insurance helps to financially protect you and your assets, leaving you free to focus on your business. Your policy comes with loss control services to help you manage risk and includes:

- coverage for injury or damage caused by the goods you've sold or work you've performed; for offenses arising out of the advertising of your goods and services; and for false arrest, libel, slander and wrongful eviction of others
- coverage for personal and advertising injury arising out of an insured contract
- contractually assumed defense costs provided outside of policy limits
- a general aggregate limit that automatically applies separately at each location (for ongoing operations) owned by, or rented or leased to you and to each construction project (for ongoing operations)

Your agent can help you tailor an insurance program specific to your needs, choosing from a variety of coverage options:

- **Broadened General Liability** – Increases limits or adds coverage in one convenient form for employee benefit liability, automatic additional insured for specified relationships, expanded legal liability coverage for premises rented to you and medical payments.
- **Employee Benefits Liability** – Covers your errors and omissions in administering your employee benefits, such as accidentally failing to enroll an employee in an offered plan.
- **Employment Practices Liability Insurance (EPLI)** – Covers claims of wrongful termination and age or sex discrimination.
- **Sexual Misconduct Liability** – Provides legal liability coverage for damages because of injury arising out of sexual misconduct or molestation.
- **Worldwide Business Liability** – Protects you when doing business in most parts of the world.

### Premises Operations and Products/Completed Operations

**Occurrence Limit: \$1,000,000**

**General Aggregate: \$2,000,000**

**Products Aggregate Limit: \$2,000,000**

**Personal and Advertising Injury Limit: \$1,000,000**

**Exclusion Personal and Advertising Injury: No**

**Exclusion Damage to Premises Rented to You: No**

**Exclusion Employees and Volunteer Workers as Insureds: No**

**Medical Payments: \$1,000**

**Excess Med Pay: No**

This is not a policy. For a complete statement of coverages and exclusions, please see the policy contract. This quote is based on information supplied by you. It is subject to any pending rules and rate filings and normal underwriting considerations, including acceptable loss experiences, favorable inspections and acceptable motor vehicle reports. Pricing offered in this quote is based on the total coverage offered. Please review the quote carefully for coverages, premiums, and policy terms and conditions.

Cincinnati reserves the right to requote the business if you request changes to this quote, if information used to develop the quote changes, or if you accept only portions of the total coverage offered. Acceptability of the risk presented by you and use of scheduled credits or debits is subject to approval by Cincinnati.

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