## **PLRisk**

# General Liability



#### What Is a General Liability Insurance Policy?

According to the International Risk Management Institute (IRMI), General Liability is, "a standard insurance policy issued to business organizations to protect them against liability claims for bodily injury (BI) and property damage (PD) arising out of premises, operations, products, and completed operations; and advertising and personal injury (PI) liability".

#### Why Do Cannabis Businesses Need **General Liability Insurance?**

It is hard to do business without a General Liability insurance policy. In fact, General Liability insurance is often a prerequisite for a cannabis business to open its doors to the public. Most lease agreements require cannabis businesses to show proof of General Liability insurance.

#### **What Does General Liability Insurance Cover?**

General Liability policies cover liability relating to third-party claims including legal and defense costs relating to bodily injury, property damage, personal and advertising injury, liable and slander as well as fire legal liability.

### **Key Coverage Provided Under General Liability Insurance Policies:**







Personal Injury



Advertising Injury



Liable/Slander



Fire Legal Liability

To learn more about how we provide comprehensive solutions for companies across all industries or to discuss your insureds insurance needs, speak with one of our General Liability insurance specialists today.

201-847-9165

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