

COMMERCIAL GENERAL LIABILITY INSURANCE POLICY



All-in-one protection from third-party liability claims.

Protect it !



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Synergy Insurance Broking Pvt. Ltd.
IRDAI No. DB210 (Valid from 29.08.2024 TO 28.08.2027)
CIN: U7414MH2001PTC131966

WHO NEEDS IT

- ✓ Manufacturers & traders
- ✓ Wholesalers & retailers
- ✓ IT/ITES companies
- ✓ Contractors & builders
- ✓ Hotels, restaurants, malls
- ✓ Educational institutions
- ✓ Logistics & warehousing firms
- ✓ Real estate & facility managers



Contractors & Retailers



Wholesalers & Retailers



Educational Institutions



IT/ ITES Companies



Hotels, Restaurants, Malls

WHAT DOES IT COVER

CGL provides comprehensive protection against legal liability for:

Third party bodily injury

Covers accidental injury or death of third parties (e.g., customers, vendors) due to business operations or premises hazards.

Third party property damage

Covers damage to others' property (e.g., water damage to adjacent shop caused by your pipe burst).

Personal & advertising injury
Libel, slander, defamation
Copyright/trademark in

Products & completed operations

Covers bodily injury or property damage caused by:

- Defective products you sell/manufacture
- Work done by your company after job completion

Legal costs

- Covers defense costs, lawyer fees, court expenses, even if the claim is groundless.

Why buy CGL insurance?

- Legal protection from third-party claims
- Safeguards business continuity & reputation
- Mandatory in many vendor/supplier agreements
- Covers unpredictable legal exposures

Optional Extensions (Add-ons)

- Act of god perils (like fire, flood, etc.
- Tenants legal liability
- Liquor liability (for restaurants/clubs
- Medical payment coverage (minor injuries without legal actions)
- Contractual liability extension
- Worldwide jurisdiction (if business is global).

Sum Insured & Premium

- Sum Insured: ₹50 lakh to ₹50+ crore (depending on risk & size)
- Premiums depend on:
 - ✓ Nature of business
 - ✓ Turnover
 - ✓ Location & risk exposure
 - ✓ Past claims history

Major Exclusions

- ✓ Intentional or criminal acts
- ✓ Pollution – related liability (unless added)
- ✓ Workers compensation (separate policy)
- ✓ Cyber risks & data breaches
- ✓ Product recall costs
- ✓ Professional services (covered under E&O policy)

Example

- ✓ A customer slips on a wet floor in your retail store and files a ₹5 lakh injury claim. The CGL policy covers medical compensation, legal defense, and settlement—avoiding business disruption.