



## COMMERCIAL GENERAL LIABILITY AND COMMERCIAL UMBRELLA LIABILITY

### PROTECT YOURSELF, YOUR EMPLOYEES AND YOUR BUSINESS FROM BODILY INJURY, PROPERTY DAMAGE, PERSONAL INJURY OR ADVERTISING INJURY.

Offered through Victor's Alternative Insurance Market (AIM), the Commercial General Liability (CGL) and Commercial Umbrella Liability (Umbrella) coverages target non-standard and/or hard-to-place risks that may fall outside of many insurers' underwriting appetite.

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#### WHY BUY THIS PRODUCT?

A CGL policy protects insured businesses against a range of potential claims that may result from bodily injury, property damage, personal injury or advertising injury.

With respect to Umbrella and Excess CGL, these coverages will provide the peace of mind in knowing that coverage is in place to protect against large losses and potential coverage gaps for a range of exposures.

Victor has been a trusted provider of specialty insurance since 1962. We bring a long-term commitment to this market and a high level of expertise in both underwriting and claims management.

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#### WHO WILL BENEFIT?

**Any business** (with one or more employees) **offering a product or service**. Sample target classes include:

- Manufacturers and Suppliers
- Contractors
- Retailers and Wholesalers
- Recreational, Sports, Leisure and Entertainment Risks
- Pyrotechnic Displays
- Indoor Playgrounds
- Daycares
- Special Events

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## WHAT ARE THE COVERAGE AGREEMENTS?

- Standard IBC wording and endorsements
- Policy form - Occurrence form on most classes
- \$1,000 minimum deductible (CGL)
- Available on a monoline basis

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## WHAT ARE THE COVERAGE DETAILS?

- Occurrence form on most classes, annual policy term
- Products and completed operations aggregate
- Tenants' Legal Liability sublimit of \$500,000 (CGL)
- Voluntary Medical Expenses per person \$5,000/per accident \$25,000 (CGL)
- Endorsements available for CGL: Employer's Liability, Employee Benefits and Non-owned Auto
- CGL limit - \$5,000,000
- Umbrella limit - \$20,000,000
- Minimum premium starts at \$1,500 (CGL)
- Minimum premium starts at \$2,500 (Umbrella)

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## WHAT ARE THE POLICY FEATURES?

- Defense expense in addition to policy limits
- Premises and operations liability
- Products and completed operations
- Personal injury liability, advertising injury
- Employees and volunteers as insureds
- Contingent employer's liability
- Voluntary medical expenses (CGL)
- Worldwide coverage, suits brought in Canada and the United States
- Cross liability

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## HOW ARE CLAIMS HANDLED?

**Commercial General Liability:** Victor's highly specialized team of claims analysts, adjusters and legal counsel ensures that claims are managed proactively throughout the entire life of a claim.

**Commercial Umbrella Liability:** Claims management is provided by AVIVA Insurance Company of Canada, an A-rated insurer (A.M. Best and S&P).

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## WHAT OTHER INSURANCE SOLUTIONS DO WE OFFER?

- Architects & Engineers Professional Liability
- Builders Risk and Wrap-Up Liability
- Commercial Property Insurance
- Crime Insurance
- Directors & Officers Liability
- Employment Practices Liability
- Environmental & Pollution Liability
- Errors & Omissions
- Fiduciary Liability
- Group and Retiree Benefits
- Technology and Cyber Liability

Visit us at [victorinsurance.ca](http://victorinsurance.ca) to learn more.



This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.