

General Liability

How does it work?

This includes liability coverage, which may protect you if something goes wrong.

XCover.com's General Liability Protection is sold through our partner SellersFi.

Commercial General Liability Protection provides you with liability protection for **Property damage**, **Bodily injury**, and **Personal and Advertising injury**. It also provides coverage for **Medical** and **Legal expenses**.

The following is a high-level summary, coverage subject to policy terms, conditions, and exclusions.

You may be covered for damages relating to...

- **Property damage liability**, including damage to someone's property caused by your business. For example, you are sued after your employee accidentally leaves the water running and ruins your customer's floor.
- **Bodily injury liability**, including accidents that result in injury that happen on your premises, from the products you sell or services you offer. For example, a customer files suit after a part of your product breaks loose and causes a child to choke, or your product malfunctions resulting in a physical injury to your customer.
- **Personal and advertising injury liability**, including legal claims relating to libel, slander, invasion of privacy, copyright infringement and wrongful eviction, protecting you from potential financial losses. It helps cover legal costs and other damages, providing peace of mind. For example, you mistakenly publish false information that damages someone's reputation, or a competitor sues you alleging you copied the look and feel of their marketing campaign.
- **Premises liability**, including third-party bodily injury or property damage that occurs on your premises. For example, a customer sues you after tripping over a loose tile on your store's floor, or a customer falls down the stairs due to broken handrails or stairwells.

You may also be covered for...

- **Medical expenses**. This includes limited coverage for payments for non-employee injuries caused by an accident on your premises or in connection with your business operations. For example, a vendor trips and hurts his wrist in your store even if you were not at fault for the accident.
- **Legal expenses**. This includes legal fees you incur in connection with claims filed against you for property damage, bodily injury, or personal and advertising injury.

You're not covered for claims relating to...

- **Motor vehicles, automobile accidents, aircraft, and watercraft.**
- **Professional errors, omissions, mistakes, negligence, or intentional acts.** For example, errors in confidentiality between client and professional or you intentionally publish false information about another person or company.
- **Contractual liability for any obligations or liability assumed in your contracts.** For example, a failure to deliver products or services as agreed.
- **Claims relating to worker's compensation, disability benefits or unemployment compensation law or any similar law.** For example, claims related to payment of wages or claims related to workplace safety.
- **Your delivery or non-delivery of professional services.** For example, claims related to payment of wages or claims related to workplace safety.

This insurance contains additional terms, conditions, and exclusions. Please review your policy documents.

Making a claim

Go to xcover.com/claim to start your claim.

Provide a detailed description of the event.

For all claims we require, as a minimum, a detailed description of the event. We may request documents during the claim process (such as a police report). If required documents are not provided to us the claim may be rejected.

Cancellation and refunds

You may request cancellation at any time for a partial refund.

Login to xcover.com/account to get started.

Plan issuer

This insurance is sold by Cover Genius Insurance Services, LLC and may be underwritten by either Benchmark Ins. Co., Spinnaker Ins. Co., or Clear Spring Property and Casualty Co.

Plan wording

Login to your [SellersFi account](#) to access your policy documents.

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