



As a small business owner, you know the importance of protecting your investment. Commercial General Liability can help protect your company's bottom line.

QUALIFYING BUSINESSES

Eligible classes of business include, but are not limited to:

- Appliance sales and repair
- Auto repair shop
- Auto upholstery shop
- Bakery
- Beverage distributors
- Car wash
- Country clubs/golf courses
- Excavation contractors
- Farm machinery dealers
- Feed/grain dealers
- Gas service stations
- Janitorial services
- Landscape gardening
- Laundromats
- Real estate agents
- Residential contractors
- Restaurants
- Tire dealers
- Truckers (farm commodities)



Please contact your local agent for additional classes of eligible businesses.

LIABILITY COVERAGES

- Premises and operations, products and completed operations
- Contractual liability for certain types of contracts or agreements
- Personal and advertising injury
- Fire legal liability — for damage by fire to premises your rent or temporarily occupy
- Host liquor liability
- Employees and officers treated as insured persons during the course of employment

LIABILITY COVERAGES, CONTINUED

- Limited worldwide products liability
- Defense costs
- Bodily injury to a co-employee

OPTIONAL LIABILITY COVERAGES

- Employee benefits liability
- Contractors limited care, custody or control property damage
- Contractors limited voluntary property damage
- Employment Practices Liability
- CGL Plus Endorsement (may not be available on all policies)

OTHER GMRC POLICIES AVAILABLE

- Commercial Property
- Commercial Auto
- Commercial Umbrella Liability
- Workers' Compensation
- Crime
- Inland Marine
- Employer's Liability (Stop Gap) in North Dakota and Ohio

This information provides a basic description of this product. These summarized coverage descriptions are intended for reference and do not include policy conditions, exclusions or limitations. For a complete description of the policy features, consult your Grinnell Mutual agent.