

## COMMERCIAL GENERAL LIABILITY

Commercial General Liability (CGL) is a common insurance product that protects a business from a variety of liability claims that can result from its operations; its products or services; or an on-premises incident. TruStar’s CGL solution is tailored for higher-hazard and specialty risk classes and can be specifically adapted to meet unique insurance requirements.

### This “occurrence-based” form generally covers:

- Bodily Injury and Property Damage – bodily injury or damages to one’s property
- Products/Completed Operations – product failures or faulty completed work or services
- Personal and Advertising Injury Liability – infringement on personal or intellectual rights
- Tenants Legal Liability – damage to rented property
- Voluntary Medical Payments – medical expenses of an injured party
- Standard Non-Owned Automobile Liability – vehicles not owned for business purposes
- Limited Pollution Liability (available as a stand-alone policy) – injury or property damage caused by pollution

### Submission Essentials

To help our team provide the best possible underwriting experience, please try to include the following information as part of an Applicant’s submission:

- Completed and Signed Application
- Description of Business Operations
- Breakdown of Revenues
- Detailed Loss History (5-Years)
- Details of Expiring Coverage (Incumbent Insurer and Expiring Premium)

### Underwriting Philosophy

TruStar prides itself on its collaborative and entrepreneurial underwriting philosophy.

Our team has experience underwriting companies of all sizes and across all industry segments. We are currently targeting mid to large commercial, mechanical, environmental, and specialty contractors, manufacturers, and wholesalers with limited U.S.-based or international revenues but welcome any other opportunities to become your trusted underwriting partner.

To learn more about our current appetite or to download an application and other marketing material, please visit us at [trustar.ca](http://trustar.ca)

