



Major forms of Liability Insurance: A Reference Guide

Individual Liability:

Auto

- Bodily Injury
--Property Damage
--Non-owned
--Hired

Personal

- Bodily Injury
--Property Damage
--Personal Injury
--Tenant Legal Liability
--Watercraft Liability (< 50 h.p.)
--Business Activities of Minors
--Waterbed Liability
--Medical Liability

Other Motor Vehicles (Watercraft, ATV, Snowmobile, Motor Home, Motorcycle, etc.)

Commercial (and Organizational) Liability:

Auto

- Bodily Injury
--Property Damage
--Non-owned
--Hired

General

- Bodily Injury
--Property Damage
--Personal Injury & Advertising Injury
--Products and Completed Operations
--Tenant Legal Liability
--Medical Liability

Professional Liability/Malpractice/ Errors & Omissions

Directors and Officers Liability

Employment Practices Liability

Separator line of dollar signs

Note: This list is not complete; this only highlights some of the more-commonly-purchased forms.

Note: You don't have to be liable for something to get sued. The insurance company pays for your defense, even if they successfully prove you were not negligent.