

MultiCover®

Commercial General Liability

Allianz provides broad protection for your clients' businesses

MultiCover® expands our general liability policy to include more than 20 enhancements that provide important protection at a minimal cost.

Coverage Highlights

- Automatic additional insured status for many common situations, such as lessors, managers, grantors of franchises and contractors, when required by written contract
- Automatic additional insured status for vendors
- Primary and non-contributory provision for additional insureds when required by a written contract
- Broadened Named Insured coverage extends coverage to existing and newly acquired or formed subsidiaries over which your client maintains majority ownership or majority interest
- Non-Employment Discrimination Liability (except MultiCover form CG7194) covers unintentional acts by employees that could potentially result in discrimination charges

- Automatic waiver of rights of subrogation when required by a written contract
- The standard limit for medical payments (except MultiCover form CG7193) is doubled from \$10,000 to \$20,000 per person
- The Fire, Explosion and Sprinkler Leakage coverage limit is \$1 million
- Personal and Advertising Injury coverage includes contractually assumed liability
- Exception to the Expected or Intended Injury exclusion is broadened to also apply to property damage, not just to bodily injury
- Coverage will not be denied for Unintentional Failure to Disclose Hazards before the policy effective date

Additional Coverages

- Mental anguish when arising out of physical bodily injury
- Non-owned or chartered watercraft up to 51 feet
- Chartered aircraft

- Fellow employee bodily injury
- Damage to invitees' automobiles from falling trees or tree limbs
- Cost of bail bonds
- Claim and lawsuit defense and investigation expense

Additional Benefits

- More favorable reporting duties in the event of a claim or suit
- Broadened coverage territory
- 90 day notice of cancellation

- Automatic broadening of policy language when we make coverage changes without an extra premium charge in a given state

About Allianz

As an international financial services company, we offer our 85 million customers worldwide products and solutions in insurance and asset management. Allianz Global Corporate & Specialty is our dedicated brand for corporate, specialty and mid market risks and insures over half of the Fortune 500[®] companies.