

## **General- and products liability**

### **Why are companies exposed?**

All business face the risk of being sued over a property damage or personal injury caused by their business activities, something happening on their premises or as a result of products brought into the market.

Liability claims can be devastating for companies and as long as a company conducts business, it will always be exposed to cause injury to third parties or damaging third party property.

Should the situation occur it is crucial to have dealt with the risk by engaging with a professional as RiskPoint, whom will be able to provide support business continuity by paying claims and defending your business according to the coverage agreed.

### **Whats covered under a general and products liability insurance?**

Covers the legal liability to pay compensation in respect of a third party personal injury or property damage caused by an occurrence in connection with the insured's business.

### **Who would have the need of a general- and products liability insurance?**

A general- and products liability insurance targets all business whom have;

- clients or other third parties visiting their sights and therefore being exposed to personal injury
- activities on third party sights, thereby being exposed to damaging third party property
- sold or distributed products into the market and therefore exposed themselves to harming third parties (personal injury) or damaging third party property.

### **Please notice**

RiskPoint can offer the insurance with limits up to EUR 50M as a rule of thumb. In many cases if necessary, higher limits will be available.

It is worth noticing that RiskPoint currently does not offer the insurance to the following industries:

- Pharmaceuticals

### **For further information pleas contact:**

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