

## **General Liability Insurance & Why You Need It**

General Liability is often an overlooked coverage that some may even consider unnecessary. If you own a repair facility/ body shop you have no choice but to carry this coverage. What about those of you who do only towing? Without this coverage you are leaving yourself open to a lawsuit your automobile policy may not cover.

### **What is General Liability?**

By definition this insurance provides coverage in the event of a loss that causes bodily injury or property damage from your premises or operations. It insures your business against liabilities that arise from your daily operations that are not covered by your auto policy.

### **Why do I need General Liability Insurance?**

Towing & repair facilities have numerous exposures where a loss could occur. If you own a repair facility and do not have General Liability coverage it's only a matter of time before you could have a real problem. If you do not own a repair facility, but only do towing, this coverage is still a must have since you share a lot of the same exposures doing roadside work. For example, after doing a tire change the wheel comes off and causes bodily injury or property damage. Or, while charging a battery the battery explodes causing bodily injury to a nearby pedestrian, or property damage. General Liability covers other roadside assistance being provided not directly involving the tow truck. If a person were to fall over a chain left on the ground during the course of a recovery you could be found liable, and ultimately made to pay. Their injury is due to your negligence. The good news is that all these incidents would be covered by General Liability Insurance. Even a simple slip and fall on your office/premises is covered.

To find out more about General Liability Insurance and tow truck insurance call UIS Brokers East Ltd. @ 1-800-258-2571