

# GENERAL LIABILITY

**Newtek**<sup>®</sup>  
Insurance Agency LLC

855-7-NEWTEK | [newtekone.com](http://newtekone.com)

General Liability protects your business if employees or products/services causes injury to a Non-employee

## WHAT DOES IT INCLUDE?

General Liability coverage will protect your business from Bodily Injuries or Property Damage claims or suits caused by or alleged to be caused by your employees negligent actions or from the products you sell, service or manufacture. It also includes protection for your completed operations. The policy includes defense costs even if the claim or suit is fraudulent. Common claims covered include Slip and Fall, False Advertising, Libel, Slander, and other acts that cause injury to a third party.

## WHO SHOULD LOOK AT PURCHASING?

Every business should purchase General Liability insurance, even home based businesses, since a Homeowners Policy does not generally cover business operations.

## WHY IS IT IMPORTANT?

It is crucial that you protect your assets in the event that a lawsuit is brought against your business or employees. Most businesses require their suppliers and vendors to provide evidence of General Liability to obtain contracts with them, especially contractors – thus allowing the business to grow sales. Also, lenders will require this coverage to close a loan.

Licensed in all 50 states, Newtek Insurance Agency offers protection for the most valuable things in your life:  
Your family, your home and your business.

### LOOKING FOR DIFFERENT COVERAGE?

Don't be concerned if you don't see the coverage you're looking for listed here. Newtek will work with you to provide a reliable insurance package for most anything you need protected.