

Business Lawyers First

INSURANCE COVERAGE FOR VARIOUS RISKS OR HAZARD FACING COMPANIES

Below are risks/hazards facing companies and those commercial lines of coverage which may cover the risks or hazards noted:

Risk or Hazard	Insurance Coverage
Medical care and loss of income due to death or injury to worker working in the Course and Scope of his Employment	Workers Compensation
Lawsuit brought by injured employee or dependent	Most workers compensation acts eliminate the employee's right to sue his or her employer within the scope of workers compensation statute
Lawsuit brought by a person for damages arising out of bodily injury, death or damage to property of others	Commercial General Liability Insurance
Lawsuit brought by builder customer arising out of a lawsuit by a third party where insured signed an Indemnity Provision	Commercial General Liability Insurance includes coverage for certain liabilities assumed under contract
Bodily injury to a business visitor to truss manufacturing facility	Commercial General Liability Insurance
Lawsuit brought by injured person where damages asserted exceed the limits of the insured's Commercial General Liability Insurance policy	Excess Insurance covers claims in excess of the limits of the Commercial General Liability Insurance policy up to the limits of the Excess Liability Insurance policy
Lawsuit brought by a third party arising out of an engineer's professional error or omission	Errors and Omissions Insurance, also known as Professional Liability Insurance
Lawsuit to recover damages for bodily injury or damages to property of others arising out of the use of an automobile owned by the defendant	Commercial Automobile Liability Insurance
Sexual harassment, racial discrimination or claim arising under the Americans with Disabilities Act (ADA)	Employment Practices Liability Insurance