PS

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Major forms of Liability Insurance: A Reference Guide

Individual Liability:

Auto
- --Bodily Injury
- --Property Damage
- --Non-owned
- --Hired

Personal
- --Bodily Injury
- --Property Damage
- --Personal Injury
- --Tenant Legal Liability
- --Watercraft Liability (< 50 h.p.)
- --Business Activities of Minors
- --Waterbed Liability
- --Medical Liability

Other Motor Vehicles (Watercraft, ATV, Snowmobile, Motor Home, Motorcycle, etc.)

Commercial (and Organizational) Liability:

Auto
- --Bodily Injury
- --Property Damage
- --Non-owned
- --Hired

General
- --Bodily Injury
- --Property Damage
- --Personal Injury & Advertising Injury
- --Products and Completed Operations
- --Tenant Legal Liability
- --Medical Liability

Professional Liability/Malpractice/ Errors & Omissions

Directors and Officers Liability

Employment Practices Liability

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Note: This list is not complete; this only highlights some of the more-commonly-purchased forms.

Note: You don't have to be liable for something to get sued. The insurance company pays for your defense, even if they successfully prove you were *not* negligent.