



General Liability

Liability surveys are core reports. We have a nationwide network of General Liability specialists at your disposal.

General Liability surveys can be done as a monoline, stand-alone report or in conjunction with property and other coverage types. Our Basic Package Survey includes both property and liability. Our more comprehensive General Package includes more than basic coverage.

Unlike property information there is little available usable data to assess liability risk by AI algorithm. Some HI, or Human Intelligence is needed to physically visit and assess the insured's location and operations for exposure to liability.

Methods

A holistic approach to liability

To understand the extent of an insured's exposure to liability we look at premises, operations, products and completed operations, advertising, and personal injury.

Premises- When we inspect the property under GL we are looking at the general upkeep, presence or absence of clutter, condition of any walking surfaces and elevation changes. These are the type of things the public can slip or trip on and suffer injury.

We look at proper lighting in general and specifically for lit exits marking points of building egress. If you can see a hazard, you can avoid the hazard. We also check attractive nuisances such as pools, water features, equipment, and playground items, to name a few. We determine there is sufficient protective measures in place or seek to remove the hazard.

Depending on their operations we would look at entry control, and anything their operations could do to cause a potential liability claim such as a oil change shop with an open pit and no access control.

Products and completed operations are usually addressed with business practices review in manufacturing that track where and from whom components were purchased, testing of products and tracking of complaints. Review of past claims may also provide information about the possible likelihood of future claims.

Advertising exposures can come from copyright infringement, false claims, sports or event sponsorship, and invasion of privacy claims. Again, a business practices review to assure legal review and appropriate transfers of risk made to reduce exposure.

We'll make recommendations based on our findings and our RecTrak process can aid you in recommendations compliance. RecTrak gives your underwriters the ability to review and approve recs before they are sent to the insured. We handle the recommendations communications and provide the insured with a simple method to prove compliance within the time allowed. We'll also answer their questions and coordinate changes with the underwriter as needed.



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