

# General Liability & Product Liability

Our General Liability (GL) and Product Liability (PL) insurance provides protection against third-party claims through two coverages.

GL offers financial protection against claims for damages ensuing personal injury or property damage resulting from your business activities.

PL offers financial protection against claims for damages arising from personal injury or property damage due to a defective product manufactured, distributed, or sold by you.



- Underwritten to specific risks and exposures
- Broad appetite with a particular interest in manufacturers in most trades as well as railroad transportation in the Nordics
- Limited appetite on businesses involved in animal feed, renovation, and crafts
- No appetite for businesses involved in medicine, patient responsibility, clinical trials, implants, aviation, and automotive products
- Claims-made or occurrence coverage wordings tailored to legal requirements and local good standards
- Tailor-made policies and open mind to broker wordings
- Ample capacity (EUR 100M+)
- Self-insured retention determined in the underwriting process