

General Liability

Integral protection tailored to your needs.



Liberty Specialty Markets Latin America



General Liability in Latin America is still a challenge.

Liberty Specialty Markets has been keeping a close eye on the evolution of general liability and responds with concrete solutions to its customers' needs. The number of litigations is steadily rising throughout the region, while the regulatory framework is also becoming more complex.

The obligation to repair damage caused to a third party, either by action or omission, is a concept that is not only widely defined in laws and regulations throughout our region, but also in general contract clauses carried out between individuals. Therefore, **Liberty** has relied on its years of experience in finding solutions to protect your company if it were involved in an act that could imply responsibility.

Product definition:

Our product provides the necessary protection for payments that must be made by the insured because of civil liability incurred from material or personal damages that may have been caused to a third party under the law and conditions of the insurance policy.

Scope of coverage:

Through our premises and operations coverage, we offer a broad and comprehensive protection program to cover the insured's activities carried out on the properties described in the policy. Your policy may include other optional coverage, including:

- Product liability.
- Civil liability for sudden pollution.
- Employers liability.



Why you need General Liability coverage.

There are numerous case studies and events from around the world where despite measures and preventative actions taken, we are prone to cause damage to a third party. Along with the legal consequences, compensation for damages usually involves financial payments. Which, in the absence of adequate coverage, can be so devastating that it could cause a business to go bankrupt.

We are prepared to offer you a solution.

At **Liberty**, we are aware of the dynamics that govern our industry. Quick answers and efficient solutions are essential to respond to our clients' needs. We have a highly qualified team with business capabilities allowing for coverage of a broad spectrum of activities and contracts; in addition to the support and experience of **Liberty Mutual** that for more than 100 years has been ranked as an undisputed industry leader.

Target business:

Liberty participates in a broad variety of projects and works in different segments of the economy, including industrial, commercial, service and governmental. Some of our preferred activities include:

Construction

- Works.
- Road construction.
- Industrial infrastructures (Oil, gas, EE).
- Equipment rental.
- Infrastructure projects.
- Consultants.

Premises and Operations

- Shopping centers.
- Buildings.
- Hotels.
- Security guards.
- Port operations.
- Restaurants and retailers.
- Service centers.

Product Liability

- Clothing and textiles.
- Beverages and food.
- Plastic and wood industry.
- Cosmetics.



What can you expect when working with us?

- A highly experienced underwriting team with a deep understanding of the region.
- Creative, flexible and innovative underwriting risk programs.
- Simple and clear answers to any risk analysis inquiries.
- Claims handling by highly experienced claims specialists.
- The financial stability and strength of **Liberty Mutual Insurance**.

Having a clear knowledge of the local regulatory framework and of market realities, makes the **Liberty** team your best allies.

Coverages for your business.



With **Liberty** you will feel the peace of mind of having a company that dedicates all its effort and team to find an efficient solution to your needs.

Solutions for your industry.

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