

ISO GL Forms Reference Guide 2024

Standard Insurance Services Office (ISO) Commercial General Liability Forms
For use with InsurRateX GL product line - effective January 1, 2024

COVERAGE PARTS:

- CG 00 01 - Commercial General Liability Coverage Form (Occurrence)
- CG 00 02 - Commercial General Liability Coverage Form (Claims-Made)
- CG 00 09 - Owners and Contractors Protective Liability Coverage Form
- CG 00 12 - Products/Completed Operations Liability Coverage Form
- CG 00 33 - Pollution Liability Coverage Form - Designated Sites

COVERAGE A - BODILY INJURY AND PROPERTY DAMAGE

We will pay those sums that the insured becomes legally obligated to pay as damages because of bodily injury or property damage to which this insurance applies.

STANDARD LIMITS (CG 00 01):

Each Occurrence Limit:	\$1,000,000
Damage to Premises Rented to You:	\$100,000
Medical Expense Limit (per person):	\$5,000
Personal and Advertising Injury:	\$1,000,000
General Aggregate Limit:	\$2,000,000
Products-Completed Operations Aggregate:	\$2,000,000

Higher limits available - requires underwriter approval above \$5M.

COVERAGE B - PERSONAL AND ADVERTISING INJURY

Coverage B provides protection for:

- False arrest, detention, or imprisonment
- Malicious prosecution
- Wrongful eviction or entry
- Oral or written publication that slanders or libels a person
- Oral or written publication that violates a persons right of privacy
- Copyright infringement in your advertisement
- Use of anothers advertising idea in your advertisement

EXCLUSIONS from Coverage B:

- Criminal acts
- Breach of contract
- Quality or performance of goods (in your advertisement)
- Wrong description of prices
- Infringement of patent, trade secret, or trade dress

COMMON ENDORSEMENTS

Form Number	Name	Premium Impact
CG 20 10	Additional Insured - Ongoing Operations	+\$150 flat
CG 20 37	Additional Insured - Completed Operations	+\$100 flat
CG 20 26	Additional Insured - Designated Person	+\$75 flat
CG 21 47	Employment-Related Practices Exclusion	-\$50 flat
CG 21 96	Silica or Silica-Related Dust Exclusion	no charge
CG 24 04	Waiver of Transfer of Rights	+\$100 flat
CG 25 03	Designated Construction Project Aggregate	+\$200 flat
CG 28 05	Contractors Special Conditions	varies

All endorsements must be issued at policy inception or renewal.

Mid-term endorsement additions require pro-rata premium adjustment.

CLAIMS REPORTING REQUIREMENTS

OCCURRENCE POLICY (CG 00 01):

Report claims as soon as practicable after the occurrence.

No retroactive date applies - coverage triggered by occurrence date.

CLAIMS-MADE POLICY (CG 00 02):

Claim must be first made during the policy period.

Retroactive Date: No coverage for occurrences before this date.

Extended Reporting Period: 60 days basic ERP included at no charge.

Supplemental ERP: Available for up to 5 years (additional premium).

CLAIM REPORTING CONTACTS:

Phone: 1-800-555-CLAIM (available 24/7)

Email: claims@insurratex.example.com

Online: portal.insurratex.example.com/claims