

General Liability

Coverage Highlights

- \$500 minimum premium
- \$1M/\$2M maximum limits of liability
- Maximum exposure thresholds
 - » Sales/Revenue ≤ \$6M
 - » Payroll ≤ \$4M per class
 - » Area ≤ 100,000 square feet per location
 - » Cost ≤ \$5M
 - » Units ≤ 250 per policy
- \$0 deductibles for some classes
- Claims threshold ≤ 3 claims and aggregate claims of \$10,000

Optional Coverage

- Additional Insured
- Designated Construction Project(s) General Aggregate
- Designated Location(s) General Aggregate
- Employee Benefits Liability
- Primary and Non-Contributory Coverage
- Pollution Liability
- Assault & Battery
- Inland Marine

Note: classes and coverages may vary by carrier

Targeted Risks

- Premiums under \$2,500 per insured
- Sales/Revenue ≤ \$250,000 per insured
- Payroll ≤ \$100,000 per insured
- 1-2 locations
- No prior claims

Eligible Classes

With hundreds of class codes to choose from, view our [searchable listing](#) for our most current offering that includes:

- Artisan contractors
- Lessors' risk only
- Offices
- Retail
- Vacant buildings & land
- Day care centers
- Truckers
- Tattoo parlors
- Security & patrol agencies
- Real estate managers



The Connector is RT Specialty's Digital Marketplace for Micro Commercial Business.

The coverage process is streamlined, top-rated market access is multiplied, and robust third party tools are harnessed – empowering RT Specialty contracted retail agents to do their best work without sacrificing due diligence, time or profitability.

Let's Connect
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