What is a commercial general liability claim? Learn the ins and outs before you need to file one.



As a business owner, there's a chance you'll need to file a commercial general liability claim at some point in your career. This could be for injury or damage that occurs from your operations, products, or at your place of business. For example, a team member could accidentally damage a client's property while they're on-site for repairs. Or, a customer could be injured at your business or by one of your products.

Before these situations arise, learn the ins and outs of commercial general liability claims and ways to file them.

What is a commercial general liability claim?

Commercial general liability claims are filed when a person is injured or their property is damaged because of your negligence, faulty or inferior products or equipment, or due to defective workmanship. This can be anything from property damage claims to slip and fall claims.

When should you file a liability claim?

It's important to file a claim as soon as possible after an incident. Most policies require you to do so … and for good reason. When you file immediately, you'll have the most accurate recollections of the event and the immediate actions that were taken. You could even have witnesses or video footage of the incident that could be helpful.

What can I expect in a claim filing process?

While there is no standard claim processing time due to each claim's unique circumstances, these steps can help you understand the process and what to expect. A commercial general liability claim filing process includes:

> **Step 1:** Notifying your agent or insurance company immediately following an accident, injury, or loss.
>
> **Step 2:** Formally filing a claim using one of the four easy methods as outlined in the section below (call, fax, agent, online).
>
> **Step 3:** A review of your current policy by the adjuster to see what is covered.
>
> **Step 4:** A claims investigation taking place. An adjuster will look at the loss, your coverage, involved parties, and potential witnesses while reviewing the claim.
>
> **Step 5:** Resolution of the claim.

How can you file a liability claim?

Frankenmuth Insurance makes filing commercial general liability claims easy. Our team is available 24/7/365 to receive and process claims, so you can get fast, fair results. Before filing, locate your policy number and be sure you know how the incident occurred. If there was video or surveillance of the incident, be sure to preserve it. Take photos of damages and keep any other documents that may be pertinent. If any leases or contracts are involved, gather those. The more details you can provide, the faster your claims process will be.

Easily file a liability claim via:

- **Call.** Our phone line is open around the clock for reporting claims. Simply call us at 800-234-4433 to start.
- **Fax.** If it's easier for you to fax a claim, you can submit it via fax at 989-652-6231.
- **Agent.** Sometimes, especially if you have questions, it's best to talk with an expert personally. Our agents are always willing to answer your questions and walk you through the **claims reporting process.**
- **Online.** Prefer to stick to online filing? Submit your claim entirely online with our comprehensive digital form.

Accidents, injuries, and losses can be inevitable when owning a business. Now that you know what commercial general liability claims are and the steps involved in filing claims, you know how important it is to have adequate insurance protection.

Talk to a local, independent agent to review your current coverages and additional protection that may be needed.