



General Liability Insurance

With excellent claims handling and responsive customer service, our general liability insurance provides comprehensive protection against property damage and bodily injury claims.

[Legal](#)



About Our General Liability Insurance Coverage

Berkley Southwest's general liability coverage helps safeguard you and your company from property damage and bodily injury claims resulting from your operations, services, or products.

Policy features include:

- Optional physical damage, bodily injury or combined deductible options on a per claim or per occurrence basis
- Optional increased liability limits of \$2mm/\$4mm (class specific)
- Additional coverage enhancements available



General Liability Coverage Highlights

- Medical Payments
- Fire Legal Liability
- Liquor Liability
- EPLI
- Cyber/ Privacy Breach
- Class Specific Coverage Enhancements
- Professional Liability (class specific)

Who We Insure



Contractors

Berkley Southwest offers a broad range of comprehensive insurance coverage tailored to the needs of contractors, carpenters, commercial painters, drywallers, electricians and more.



Manufacturing and Wholesales

Berkley Southwest offers a broad range of comprehensive insurance coverage tailored to the needs of architectural and ornamental metal work, electronic parts and equipment, farm supplies, hardware, office equipment and more.



Service

Berkley Southwest offers a broad range of comprehensive insurance coverage tailored to the needs of auto repairs, barber shops and beauty salons, car washes, carpet cleaners, commercial janitorial services



Retail

Berkley Southwest offers a broad range of comprehensive insurance coverage tailored to the needs of family clothing stores, florists, grocery stores, jewelry stores, retail bakeries and more.



Farms



Why Berkley Southwest

As a specialized commercial P&C insurance provider, we are committed to providing our agents with personal attention and responsive communication. And, with our specialization in the Southwest region, we deliver quality insurance solutions and excellent claims handling that help foster lasting relationships.

Responsive real-time communication



- In 2022, 92% of quotes were delivered before our agents need-by-date which in turn increased hit ratio by 5%.
- 90% of Berkley Southwest declinations on a new business submission are sent to the Agent within 24 hours.
- 90% of completed new business submissions within our target class receive a quote.

Centered on Relationships and Personal Attention





Partner With Us

Looking to join our network of independent agents? Contact our team and back your accounts with local, comprehensive insurance programs.



Find An Agent

Ready to create your customized insurance solution? Locate one of our independent agents.

