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Agent - 2022-06-29 - Become registrar

Normally, general liability insurance is included for companies that acquire a relevant insurance policy with an insurance company. Nevertheless, in addition to the basic protection, you may be required to supplement the liability insurance, depending on the level of risk under which a company operates. A general liability insurance may cover damage claims that are made with the company due to personal or property damage, and certain property loss. The insurance may also cover damages caused by the company and its employees or its products.