

# **What is Commercial General Liability Insurance versus Director's and Officers' Liability Insurance?**

## **Commercial General Liability Insurance**

Commercial General Liability Insurance policies are designed to provide protection for claims arising out of the insured's liability for negligent acts and/or omissions causing injury or damage thru the ownership of property, operations, sale or distribution of products as well as professional services. Coverage includes defense costs and claims settlement. A series of exclusions apply for areas either uninsurable (e.g., intentional acts) or insured through other third party liability policies (e.g., auto liability, directors and officers liability).

## **Directors' and Officers' Liability (D&O) Insurance**

D&O policies are designed to provide protection for officers and directors (and possibly others, including the corporation itself) against liabilities arising out of wrongful acts committed while performing their corporate duties.