

Global Corporate & Commercial

# Casualty

We speak your language



# What's keeping you awake at night?

## Accidents are a part of business. Worries don't have to be.

Concerned about employees getting hurt on the job, or sudden regulatory changes impacting your business model?

Worried your product may damage a third party, or how you need to adjust your business approach to work within local legislation?

All over the world, our clients are grappling with an expanding array of risks: new technologies, local regulations, accidents, workplace injuries, product recalls, the Internet of Things, emerging risks, geopolitical shifts, macroeconomic transformation . . . The list goes on.



Geopolitical change



Product mishap



New technologies



Accidents



Regulatory change



Internet of things



Emerging risks



Product recall



Local legislation



Macroeconomic transformation



Personal injury

**It's stormy out there.**

**Let Generali shield you from risk.**

**We're here to help.**

We know the impact risk can have on your business and your relationship with clients and employees, and we're ready with solutions and services that will help you sleep easy at night.

**We don't just insure, we reassure.**

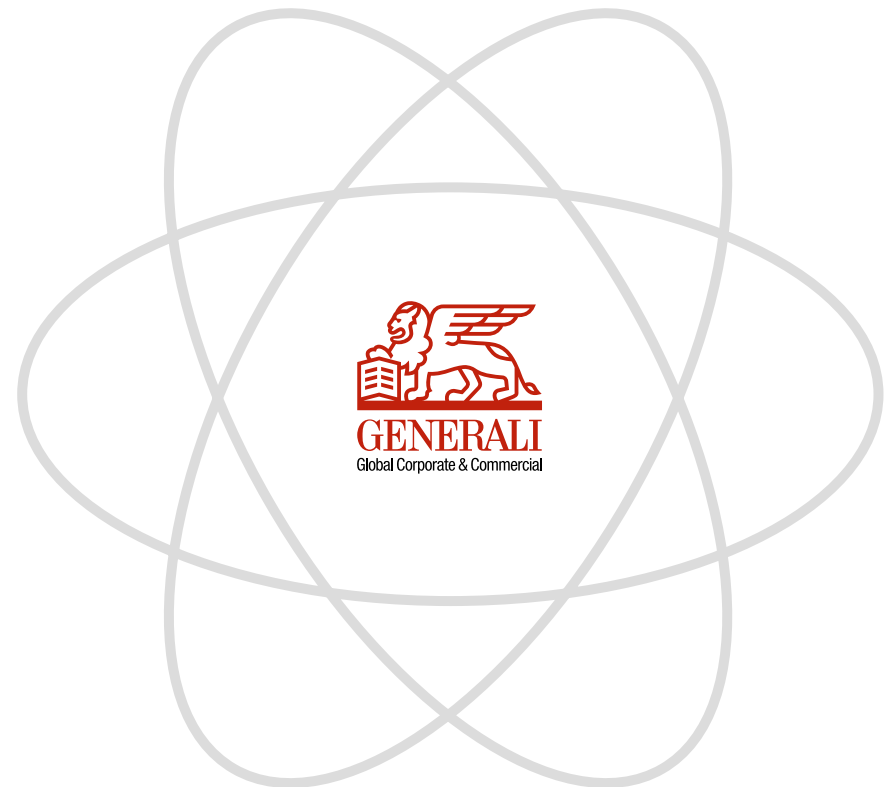
# At Generali, your challenges are our business

We know the kind of risks your business is exposed to. We're intimately familiar with the security and quality issues threatening your global supply chain, and all-too-aware of the consequences even a minor setback can have on your products.

That's why we work beyond coverage, providing advice, services and solutions designed to resolve your business challenges. You'll be partnering with an insurance provider that combines a solid service ethos with fast turn-around, strong underwriter empowerment, and nearly two centuries of global experience and detailed local knowledge. We tailor fully compliant Casualty Multinational programs to your specific needs. We work closely with your broker, providing added expertise to develop original proposals that drive your business's upside even as we protect your downside. Our contingent capital and insurance solutions are as seamless and flexible as your business demands.

We **SPEAK**  
your  
language

We speak your language, partner with your company, and use our global experience, local knowledge and sector insights to promote your company's interests.





**HELPING** your  
business **succeed**

You'll appreciate how our contribution extends well beyond coverage, for example providing advice and services that help you take your business to the next level. You may need counsel on the best way to deal with a local setback, or an informed point-of-view on technical issues, or a head's up on new business opportunities... Enter our Generali experts – men and women who are your link to Generali's vast global knowledge and expertise. Whatever questions you have, they're here to give you fast, informed and reliable feedback. Whether you want to talk policy, explore legal liability insurance requirements for contracts with customers and suppliers, or simply gain insight on additional ways to develop your company, we're here to lend an ear and provide the answers you're looking for. We might recommend solutions for recurring claims, advise you on ways to prevent occupational accidents, or manage a crisis your company is facing like a complex multinational product recall. No matter what business issues you're struggling with, we're here to help.

**ADDING VALUE**  
beyond **the policy**

Our skills are at your disposal, from extensive knowledge of legal liabilities to risk management expertise. No matter where your company is located, we'll work with you to further your business interests. Our underwriters work directly with your managers and brokers to craft policies tailored to your needs.

We have the right and the obligation to defend you from third party claims. Our expertise can help you prevent product defects, mitigate slip-trip-and-fall claims, and make improvements that will better your business.

At heart, it's about continuity. We'll provide you with a platform that improves product safety standards and minimizes the chance of accidents, and we won't quit working with you until confidence in your products is fully restored.

**AGILE, FLEXIBLE**  
and **ADAPTABLE**

Don't worry, we speak your language. We don't just insure, we reassure. Our global reputation is built on solid insurance expertise, backed by sound advice, ongoing support and a human touch.

We'll provide rapid, custom-tailored solutions for almost any Casualty need. We respond quickly, organizing our professionals so that they have the authority to act regardless of complexity. You'll find we never let short-term problems interfere with business continuity. That's because for Generali, it's about building a strong working relationship.

You can relax, confident in the knowledge that you've got Generali in your corner.



# Insurance tailored to your needs

## THIRD PARTY LIABILITY

We offer a range of Third Party Liability solutions that protect you from Bodily Injury (BI) and Property Damage (PD) to third parties not only for onsite operations, but wherever you may be working.

Tailored insurance programs can include sudden and accidental pollution coverage and/or gradual pollution coverage (Environmental Impairment Liability). You can also benefit from our domestic and multinational program solutions, including tailored risk engineering and claims management services. Program structures include traditional guaranteed cost, deductible/SIR programs and captive solutions.

In some countries you can also take advantage of solutions for BI and PD to third parties resulting from medical malpractice, for both professionals and hospitals.

## PRODUCT LIABILITY

Our offering includes tailored solutions for Bodily Injury or Property Damage to Third Parties resulting from the use of an Insured Client's product.

Specific coverage extensions can include:

**Product Recall** costs incurred by the Insured (First Party Product Recall) or by Third Parties (Third Party Product Recall) in order to recall defective products from the market, due to a governmental decision, Third Party Bodily Injury and/or Property Damage, or threat of Third Party Bodily Injury and/or Property Damage.

**Dismantling and Reinstallation** costs to dismantle defective products/components manufactured by the Insured that have been installed in complex/finished products of Third Parties, and costs incurred for the reinstallation of non-defective products.

**Accidental Contamination and Malicious Tampering** in the Food & Beverage sector, covering communication costs, rehabilitation expenses, transportation, market recall incurred by the Insured when dealing with a "product crisis" arising out of Accidental Contamination or Malicious Tampering of the Insured's Products.

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## EMPLOYER'S LIABILITY / WORKERS' COMPENSATION COVERAGE

Some countries require employers to purchase Employer's Liability (EL) or Workers' Compensation coverage to protect their legal liability for injury or disease sustained by their employees as a result of their employment.

In select local markets, Generali GC&C offers tailored insurance solutions to address these needs. These may include pain and suffering, special damages including loss of income, disadvantage in the labor market, and compensation for dependents of workers who lose their lives on the job.

Our in-house Risk Engineering experts can help improve business resilience and offer advice for tailoring risk management services, including Health & Safety risk assessments. As part of our Multinational Program offering, Excess Employers' Liability coverage can be provided under the Global Master policy.

## CONSTRUCTION SINGLE PRODUCTS

While Generali GC&C provides coverage for annual policies for construction companies, we also insure Single Projects on a stand-alone basis (in excess of section II of CAR/EAR policies, or directly on a primary basis). Construction projects often include a large number of trades, subcontractors and suppliers. A cross liabilities clause guarantees that the risk of injury to another contractor's employees, or damage to another contractor's property, be borne by the third party coverage.

Damage to surrounding property also represents a significant exposure, for example where excavation work on a section of pavement damages underground services, or worksite excavation weakens support on a neighboring property. Consequential loss resulting from property damage should also be a major consideration, given that work in high-risk locations such as power plants or pipelines could lead to large financial losses resulting from property damage.

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