So that you can sleep peacefully even after a mishap

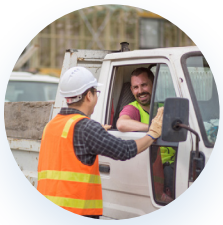
Business liability insurance

A moment of distraction and it happens: A customer or another person was accidentally injured. Whether personal injury, property damage, or financial loss - it can happen quickly to you or your employees, and now you have to compensate for the damage. It is fortunate that Bayerischen's **business liability insurance** offers a comprehensive, worry-free package and reviews and assumes claims for damages, so you can still sleep peacefully at night.

What could happen?

Craftspeople

A craftsperson loses the key to a building where they currently have an assignment. When the craftsperson notices this, it is already too late. Someone broke into the building and stole something. Business liability insurance covers damages from the loss of the key up to the insured amount as well as the Consequential damage (burglary) up to 25,000 euros.



Restaurant

The waitress in a restaurant is distracted for a moment and trips over her own feet. The sauce splashes from the plate onto a patron's expensive jacket. It is fortunate that property damage is included in the business liability insurance.

Shop

A trainee at a grocery store mops the entrance, leaving the floor very wet. The inevitable happens: A guest slips on the wet floor and breaks their leg. The business liability insurance of Bayerischen insurance also insures personal injury and resulting financial losses, such as loss of earnings.

The benefits of the business liability insurance from die Bayerische

- **individual coverage:**
  You choose the insured amount from four variants: 3 million euros, 5 million euros, 7.5 million euros or 10 million euros for persons, property damage, and resulting financial losses. In addition, we have individual industry solutions for customized insurance coverage.
- **Always included:**
  The environmental basic coverage and conventional product liability insurance (if required, we also offer extended product liability insurance) as well as insurance for statutory claims from disadvantage (equal treatment coverage) up to 500,000 euros.
- **Sustainable Services:**
  20% extra performance for sustainable restoration/ replacement and climate-friendly claims settlement.
- **Improvement clause:**
  If the contractual conditions of the previous insurer in a specific case of damage are better, we will compensate on request according to the conditions of the pre-contract (sublimit: 500,000 euros).
- **Sum and condition difference coverage:**
  Damage incidents that are not insured or not fully insured by the existing previous insurance with another insurer are insured. This means that the insurance coverage of your new insurance policy with Bayerischen is available once the contract is concluded.

All-Risk examples

Burglars gain access to the business at night with the original keys they stole during a previous store visit. They steal cash and valuable goods.

The reverse burden of proof applies, i.e., in the event of a claim, the insurer is obliged to provide proof.

During an autumn storm, falling **foliage clogs** the **rain gutter**. The overflowing water soaks the brickwork, and the operating equipment is damaged.

Wild animals have gained access to the inner premises and damaged the facility with animal bites.

An extended awning can be damaged by an unforeseen **gust of wind**. Storm damage is generally insured.

Damage to the electronic operating equipment due to a **current fluctuation** in the power grid without the presence of lightning.

Social and environmental responsibility with the right coverage

die Bayerische contributes to sustainably protect the life's work of entrepreneurs, the environment, and society. Our commercial insurance combines suitable protection with social and environmental responsibility.

- **Sustainable services** are integrated into the insurance coverage
- With every contract, **you support WeForest global projects**
- In cooperation with **lets, the portal for voluntary activities**, die Bayerische offers the opportunity to take on social responsibility in the company together with employees
- die Bayerische is already **active in many fields of action related to sustainability**

Notice: The information has been simplified to make it easier to understand.
The exact scope of insurance coverage depends on the respective insurance conditions.

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