



COMMERCIAL



G2 Insurance Services has assembled a respected and dedicated team of professionals who average over twenty five years of experience in actively creating and managing insurance programs for mid- to large-size commercial organizations.

This experience allows us to anticipate a client's needs and exceed expectations by providing proactive solutions customized just for them. We have the ability to service any industry with specialization in the following:

- Commercial & Residential Real Estate
- Hospitality—Hotels, Restaurants, Entertainment
- Educational Institutions
- Marine Research Vessels
- Retail
- Technology
- Construction
- Tough Products
- Manufacturing
- Workers' Compensation and Employers' Liability—State Act, Stop Gap, USL&H, Outer Continental Shelf Lands Act, Aviation
- Marine Research Vessels—Hull, P&I Liability, including AUVs, ROVs, Cargo, Maritime Employers' Liability
- International—Property, Liability, Automobile, Workers' Compensation and Employers' Liability, including Endemic Disease, Repatriation, Evacuation for Medical, Catastrophic, and Political risks
- Management and Professional Liability—Directors and Officers, General and Limited Partnership, Educators, Investment Company Employment Practices, Fiduciary, Cyber/Digital Risk
- Crime—Employee and Third-Party Theft, Money and Securities, Computer and Wire Transfer Fraud, Kidnap/Ransom and Extortion
- Special Liabilities—Reputation Injury, Environmental Contamination, TRIA inclusive of NBCR, Breach of Contract Adversary Attorneys' Fees, Loss Portfolio transfers

Our relationships and access to a broad range of insurance markets and carriers enable us to address exposures to financial loss associated with the ownership and management of premises, operations, products, completed operations, professional and special activities, including:

- Property—Real and personal property physical loss, including resulting loss of business income and extra expense from catastrophic perils the insured elects
- General Liability—Liability for premises, operations, products, completed operations, and recreational activities
- Automobile—Liability and physical damage from simple auto to large fleets
- Aircraft—Liability and physical damage, fractional interest

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G2 PERSONAL
G2 EQUINE
→ G2 COMMERCIAL
G2 NONPROFIT
G2 RISK MANAGEMENT



NONPROFIT



G2 Insurance Services is the Bay Area's premier insurance broker for nonprofit organizations. Our brokers have decades of experience in assisting new nonprofits looking to purchase insurance, as well as established nonprofits who are reevaluating their insurance needs.

The following is a brief overview of the types of liability insurance coverage we help clients understand, evaluate, and select:

COMMERCIAL GENERAL LIABILITY

This is typically the "core" coverage for a nonprofit. Most commercial general liability insurance provides coverage for a wide range of acts or offenses that result in bodily injury, personal injury, advertising injury, or property damage to a third party.

SOCIAL SERVICE PROFESSIONAL LIABILITY

This coverage is often provided as an endorsement to the commercial general liability policy. It typically provides coverage for errors or omissions as a result of described activities.

EMPLOYEE BENEFITS LIABILITY

This coverage is usually purchased as an endorsement to the commercial general liability policy. It is intended to cover specified damages from your organization's negligent handling of the administration of your employee benefits program.

NON-OWNED/HIRED AUTO LIABILITY

If your employees or volunteers use their own vehicles on company business and are involved in a collision on company business, non-owned and hired auto liability provides coverage in excess of an employee's or volunteer's personal auto insurance.

DIRECTORS & OFFICERS LIABILITY

Directors and officers liability coverage is intended to cover damages resulting from the wrongful acts of the directors and officers of your nonprofit, including coverage for all types of employment-related actions such as allegations of wrongful termination, harassment, discrimination, and failure to hire.

STUDENT/VOLUNTEER/PARTICIPANT ACCIDENT INSURANCE

Accident insurance provides a limited amount of coverage for injury to a student/volunteer/participant (depending on the specific coverage) on a no-fault basis, and may engage prior to an individual's health insurance or in excess of it, depending on the particular policy.

IMPROPER SEXUAL CONDUCT LIABILITY

Frequently, insurers claim to offer this free "silent" coverage with the commercial general liability because they do not specifically exclude improper sexual conduct. But with the silent coverage, employees or volunteers who may be unfairly accused may receive no coverage at all.

BUSINESS AUTO LIABILITY

Business auto coverage may include liability only or may also cover physical damage. The liability portion covers damage to other vehicles or property and injury to others in accidents for which you are at fault.

PROPERTY

Property coverage is purchased to protect the physical assets you own or lease such as buildings, office equipment, furniture, fixtures, etc. There may be special types of coverage that need to be purchased for property in transit, mobile equipment, fine arts, etc.

EMPLOYEE DISHONESTY

Employee dishonesty coverage is intended to provide a source for recovery of funds embezzled by employees or volunteers. This coverage may sometimes be purchased with the property coverage or may be purchased separately as a fidelity bond.

UMBRELLA LIABILITY

Umbrella coverage typically provides higher liability limits for a variety of situations, provides coverage for damages that may not be covered by the primary policies, and engages when the limits of another policy have been exhausted.

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