



BIND WITH **LANE**

What Does Comprehensive Personal Liability Insurance (CPL) Mean?

Comprehensive personal liability (CPL) insurance is a type of liability insurance that covers the expenses from legal liability to third-party liability arising from accidental bodily injury and/or property damage within the context of the policyholder's *private life* as opposed to their *professional life*. CPL insurance protects the policyholder's personal affairs as well as the policyholder's family members from paying large amounts of money for personal liability claims.

Comprehensive personal liability insurance is a standalone liability coverage for a variety of risks. Even if a person already has a primary policy protection program, an umbrella policy like CPL provides extra liability protection over and above the limit of the primary policy.

Who Should Purchase Comprehensive Personal Liability?

Accidents happen at home and away from home. A CPL policy provides both legal defense and indemnification of individuals, so every adult should have this coverage to protect themselves in the event of a claim. This includes:

1. College students living away from home.
2. Those individuals living and/or studying abroad.
3. Renters or homeowners.
4. Owners of property that is leased or rented.
5. Owners of property being held for sale or development.

It is important to note that commercial or business insurance policies do not cover personal liabilities of owners or officers. Comprehensive personal liability should be an essential part of any personal financial protection plan.

With coverage amounts starting at \$100,000, we can write up to \$1,000,000 or more in limits.