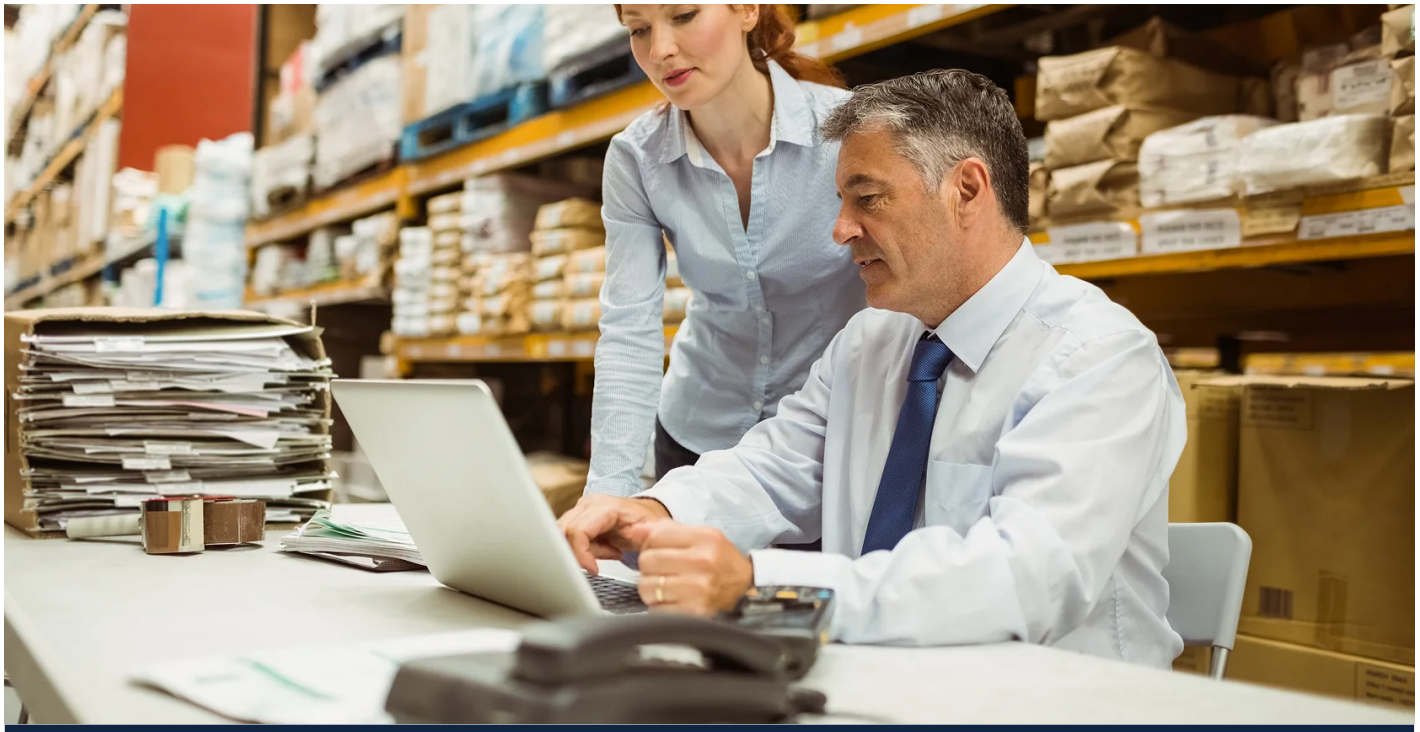

General Liability Insurance

Protect your business from third-party claims and unexpected legal challenges. We provide essential General Liability coverage solutions tailored to the unique risks of Northwest industries.

Local Expertise for Your Business Liability

In today's business landscape, even a minor incident can lead to significant financial consequences. Our General Liability insurance helps protect your business from third-party claims of bodily injury or property damage, allowing you to focus on your operations with peace of mind.

What sets BNP apart is our conversational underwriting approach. We don't just rely on automated declines; our underwriters take the time to learn about your specific client operations through direct dialogue.

General Liability Coverage Highlights

Our General Liability policies are designed with industry-specific enhancements that provide value beyond standard industry forms. These coverage options are examples. Not all products and services may be available in all jurisdictions, and the coverage provided is subject to the actual terms and conditions of the policies issued.

Litigation and Settlement Expenses

Coverage for the investigation, litigation, and settlement with respect to situations in which your organization is sued.

Medical Payments

Coverage for injuries sustained by non-employees

Personal and Advertising Injury

Coverage for your organization's actions that may be deemed as offenses such as libel, slander, invasion of privacy, or copyright infringement.

Product Liability

Coverage for costs associated with injury or damages caused by a completed product provided by your organization.

Property Damage

Coverage for property damage of others related to your organization's actions or products.

Additional Coverage

- Automatic Additional Insureds
- Damage to Rented Premises
- Expected or Intended Injury or Damage
- Knowledge of Occurrence
- Newly Formed or Acquired Organization
- Supplementary Payments
- Unintentional Omissions

Who We Serve

We specialize in providing comprehensive insurance solutions for mid-sized operations across a variety of essential Northwest industries.

Construction

From specialized trade contractors to general builders, we help the Northwest build with confidence.

Farm and Agriculture

Protecting the property and livelihoods of our regional producers with tailored agribusiness solutions.

Manufacturing

Comprehensive coverage for the innovators and makers driving our local economy.

Commercial Real Estate

Reliable protection for property owners and managers across ID, MT, OR, UT, and WA.

Wholesale Distribution

Keeping supply chains moving with coverage that understands the risks of moving goods.

Professional Services

Specialized protection for accountants, dentists, veterinarians, and other service-based professionals.

Services

Tailored protection for specialized cleaning services and technical repair operations.

The BNP Advantage

We understand that you have choices when it comes to insurance. Experience the Berkley North Pacific (BNP) advantage to provide your clients with top-of-the-line service. The BNP advantage lies in our commitment to underwriting expertise, responsiveness, flexibility, and exceptional claims services. With local leadership, conversational underwriting, and responsive claims services, we truly are relationship driven.

Outstanding Responsiveness

Our flat operating structure strategically places our decision makers within our territory to make quick and efficient decisions. Our underwriting teams are known for responding quickly, with most new business email inquiries and voicemails receiving a response within 8 business hours. This responsiveness continues throughout the relationship, with most policyholders and claimants being contacted within just 4 business hours of a claim being set up.

Conversational Underwriting

Our underwriting philosophy encourages direct dialog, allowing us to get a better understanding of every account and improved quote and bind ratios. You are assigned a single, dedicated underwriter for both new and renewal business to provide consistency and a personal touch. We collaborate strategically with agents to deliver tailored solutions, even for risks that other insurance providers might dismiss.

Claims Resolution Focus

We contact most of our policyholders and claimants within just 4 business hours of a claim being set up. Our customers speak directly with representatives via direct phone numbers, avoiding complicated phone trees.

Unmatched Customer Experience

Our focus on service shows. Over the past four years, 97% of BNP policyholder survey respondents who had a claim ranked their experience as exceeding expectations. Since 2019, more than 90% of policyholder survey respondents who had a claim said they would recommend BNP to a friend or colleague. And, if a claim does occur, our claims team provides direct phone numbers, allowing you to speak with your representative immediately without navigating a phone tree.

Learn More About Us >

How can we help you?

Pay Bill

We offer multiple billing options — from our online payment system, to pay by phone, to EFT. Find the payment option that fits your business.

Report Claim

When the unexpected happens, we're here. Report your claim quickly through our portal to connect with a local claims professional who will guide you every step of the way.

Find An Agent

Connect with a local independent agent who understands the nuances of the Northwest and can help to tailor a BNP solution specifically for you.