



CGL – Coverage territory comparison - Product liability

Travelers' Global Companion *Plus+* fills the gaps in your domestic Commercial General Liability (CGL) policy for product liability claims. See the back page for examples.

| | Where is the product manufactured? | Where is the product sold? | Where does the "occurrence" take place? | Where is the "suit" brought? | Does the "coverage territory" definition apply to this scenario? | | |
|------------------|------------------------------------|----------------------------|---|------------------------------|--|--|--|
| | | | | | Domestic CGL (CG T1 00) | Global Companion <i>Plus+</i> (CG T1 28) | Domestic CGL AND Global Companion <i>Plus+</i> |
| 1. | U.S. | U.S. | U.S. | U.S. | YES | NO | YES |
| 2. | U.S. | U.S. | U.S. | Foreign | NO | YES | YES |
| 3. | U.S. | U.S. | Foreign | U.S. | YES | YES | YES |
| 4. | U.S. | U.S. | Foreign | Foreign | NO | YES | YES |
| 5. | U.S. | Foreign | U.S. | U.S. | YES | NO | YES |
| 6. | U.S. | Foreign | U.S. | Foreign | NO | YES | YES |
| 7. | U.S. | Foreign | Foreign | U.S. | YES | YES | YES |
| 8. ¹ | U.S. | Foreign | Foreign | Foreign | NO | YES | YES |
| 9. | Foreign | U.S. | U.S. | U.S. | YES | NO | YES |
| 10. ² | Foreign | U.S. | U.S. | Foreign | NO | YES | YES |
| 11. | Foreign | U.S. | Foreign | U.S. | YES | YES | YES |
| 12. ³ | Foreign | U.S. | Foreign | Foreign | NO | YES | YES |
| 13. | Foreign | Foreign | U.S. | U.S. | YES | NO | YES |
| 14. | Foreign | Foreign | U.S. | Foreign | NO | YES | YES |
| 15. ⁴ | Foreign | Foreign | Foreign | U.S. | NO | YES | YES |
| 16. ⁵ | Foreign | Foreign | Foreign | Foreign | NO | YES | YES |

Note: "U.S." also includes Canada. "Foreign" means a country or jurisdiction outside the U.S. and Canada.



Product Liability claim examples

8. ¹ AUSTRALIAN ACCENT

An insured manufactures archery equipment in the U.S. and sells it worldwide. A retailer in Australia sells one of the insured's bows to a customer in Australia. The customer uses the bow in Australia and alleges that it failed due to a design defect, causing significant bodily injury. The customer brings a suit against the insured in Australia.

10. ² MULTICOUNTRY MAYHEM

A U.S. skateboard company manufactures its products in Mexico. The skateboards are then shipped to the U.S., where they are sold at retail locations throughout the country. During a vacation in California, a German family purchases one of the skateboards for their son. While the son is testing it out, a wheel breaks off and the boy suffers broken bones and a severe head injury. After returning to Germany, the family hires a lawyer and brings suit in Germany against the U.S. manufacture.

12. ³ INCIDENT IN ISRAEL

An insured manufactures children's toys in China, which are distributed and sold in the U.S. An Israeli citizen purchases one of the insured's scooters while vacationing in the U.S. and brings it back to Israel for his young nephew. While riding the scooter in Israel, the child sustains bodily injury due to an alleged manufacturing defect. The child's parents make a claim against the insured in Israel.

15. ⁴ STATESIDE SUIT

A U.S.-based insured manufactures special beverage cans in France that are sold throughout Norway by a Norwegian distributor. Due to a manufacturing defect, the cans explode and cause bodily injury to several U.S. citizens who bought the cans while traveling in Norway. Upon returning to the U.S., the injured customers sue the insured in the U.S.

16. ⁵ MALAYSIAN MALFUNCTION

A U.S.-based insured manufactures temperature sensors in Malaysia that are incorporated into a Malaysian manufacturer's electronic equipment. Due to a defect in one of the temperature sensors, a piece of the Malaysian manufacturer's equipment fails, causing damage to a customer's property in Malaysia. The customer subsequently files a lawsuit against the insured in Malaysia.



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The Travelers Indemnity Company and its property casualty affiliates. One Tower Square, Hartford, CT 06183

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