# Liability Insurance

## What is liability insurance?

Any type of insurance policy that protects an individual or business from the risk that they may  be sued and held legally liable for something such as malpractice, injury or negligence. Liability insurance policies cover both legal costs and any legal payouts for which the insured would be responsible if found legally liable. Intentional damage and contractual liabilities are typically not covered in these types of policies.

Further, there are different type of liability insurances such as

- Directors & Officers Liability
- Professional Indemnity Policy
- Products Liability Policy
- Commercial General / Public Liability Policy
- Workmen's Compensation Policy
- IPO Insurance
- Media Liability Insurance
- Public Liabilty Act Policy

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