

Additional insured—not just a name

As a business owner, from time to time, you may enter into relationships with businesses, government agencies, other entities, or individuals. These relationships may expose you to risk, such as liability arising from another party's negligence or faulty/hazardous products. "Hold harmless" agreements—provisions where one party assumes liability by indemnifying the first party — are a popular way to protect your company against potential liability; however, in many situations, it may be best if you are also covered as an additional insured by an insurance policy owned by that party.

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