

# Gig Insurance from Duuo

# **Policy Summary**

Gig Insurance from Duuo provides short-term liability protection to solo, independent, and freelance gig workers in the event of an accident. Our gig liability coverage protects you if a liability claim is filed against you in the event you unintentionally cause Bodily Injury or Property Damage to others during the performance of your work, facilitated through your selected platform.

### **Features**

### No service fees

There are no service, cancellation, or hidden fees of any kind. You won't find that anywhere else. We've looked!

#### No deductible

Duuo Gig Insurance is a \$0 deductible Commercial General Liability policy. That means we pay if something happens, not you.

# Cancel any time

With Duuo, you don't have to worry about early cancellation charges. You can cancel your policy the day of a scheduled gig, should your job be cancelled or rescheduled.



# Coverage

# Liability coverage

Should a claim be made against you for any Bodily Injury or Property Damage that occurs during your work, we've got you covered. We pay for any compensatory damages brought against you, up to your selected limit. We also cover the cost to defend you against lawsuits and allegations.

# Liability limit

You are covered for up to a total of \$2,000,000 for a single or multiple liability occurrences. Also included is Tenants' Legal Liability up to \$50,000 sub limit.

### Medical Payments

We will also make Medical Payments up to \$5,000 for treatment of injuries, even if your responsibility is not established.

### Products-Completed Operations

With Duuo, you are covered up to \$50,000 for any damages occurring during the 12-month period after your work is complete. This covers you in the event any damages occur as a result of your alleged negligence during the original completion of the job.

#### Important note

There are certain high-risk activities that Duuo Gig Insurance does not cover, including:

- Any automobile-related liability.
- Work performed at heights 7+ meters from ground or floor level.
- Work performed in or on water.
- Any industrial work.

Have questions?
Visit us at www.duuo.ca