

ACORD 126 — Commercial General Liability

Section

AgencyAssist ACORD Form Reference Guide

Overview

Supplements the ACORD 125 with detailed General Liability underwriting information. Required by most carriers for GL and BOP submissions.

When to Use This Form

General Liability (CGL), Business Owner's Policy (BOP), Contractor GL policies.

Key Sections

Section	What to Collect
Premises/Operations	Square footage, number of employees, annual revenue
Products/Completed Operations	Products sold, annual sales, completed work exposure
Contractors	Subcontractors used, subcontractor costs, certificates of insurance
Additional Interests	Additional insureds, certificates holders, waiver of subrogation
Coverage Requirements	Limits requested, deductibles, retroactive dates

Agent Tips & Best Practices

- Contractor accounts need subcontractor costs broken out separately.
- List all additional insured requirements upfront — surprises at binding cause delays.
- Products exposure applies even if the business only installs products.
- Completed operations is separate from ongoing operations — clarify both.

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