Commercial Liability Insurance

Table of Contents

Commercial Liability Insurance
• Hyperpolicies
  o Commercial General Liability Coverage Form (CG 00 01 04 13)
  o Commercial General Liability Coverage Form (CG 00 01 12 07)
• Commercial Liability Insurance Tips
• II: Coverage Triggers
  o Claims-Made and Occurrence Coverage Triggers
    ▪ How Claims-Made Coverage Works
      ▪ Retroactive Dates
      ▪ Extended Reporting Periods
      ▪ Basic Extended Reporting Period
      ▪ Supplemental Extended Reporting Period
      ▪ Excluding Specific Loss Exposures
      ▪ Specific Accidents
      ▪ Specific Products or Work
      ▪ Specific Locations
    ▪ Treatment of Other Insurance by the Claims-Made CGL
      ▪ Prior Occurrence Policies
      ▪ Prior Claims Made Policy ERP
      ▪ Treatment of Defense Coverage Excess Insurance
  o Claims-Made and Occurrence--Moving from Policy to Policy
    ▪ From Occurrence to Claims-Made Insurance
      ▪ From Claims-Made to Claims-Made Insurance
      ▪ From Claims-Made to Occurrence Insurance
  o Claims-Made Legal Precedents
    ▪ Challenges to the Claims-Made Concept
    ▪ Ambiguity
    ▪ Reasonable Expectations
    ▪ Prejudice
• IV: Commercial General Liability Insurance
  o Exposure to Loss: the Need for CGL Insurance
    ▪ General Liability Exposures
      ▪ Premises and Operations
      ▪ Products and Completed Operations
      ▪ Contractual Liability
      ▪ Independent Contractors
    ▪ The CGL Policy: An Overview
  o Comprehensive General Liability Insurance
• The 1966 CGL Coverage Form
• The 1973 CGL Policy
• The BFCGL Endorsement
  o Comparison of the 1973 and 1986 CGL Programs
    • Coverage Trigger
    • Broad Form Endorsement Coverages
    • Incorporation of BFCGL Coverages
    • Comparison of Exclusions
    • Additional Exclusion
    • Limits of Liability
  • Conditions
    • Notice of Occurrence Claim or Suit
    • Other Insurance
    • Separation of Insureds
    • Cancellation or Nonrenewal
  • Miscellaneous Other Provisions
• Summary
  o The ISO CGL Coverage Form
    • The 1988 CGL Revision
    • The 1993 CGL Revision
      • Leased Employees
      • Work Near Railroad Property
      • Indemnification of Railroads
      • Fire Damage Legal Liability
      • "Executive Officer" Definition
      • Mobile Equipment Exclusion
      • "Who Is an Insured" Changes
      • Other 1993 Changes
    • The 1996 CGL Revisions
      • Contractually Assumed Defense Obligations
      • The Insuring Agreement and the Duty To Defend
      • Mobile Equipment Pollution Exposure
      • Coverage B Pollution Exclusion
      • Executive Officers and Fellow-Employee Injury
      • Limited Liability Companies
      • Products-Completed Operations Hazard Definition
      • 1996 Endorsements
  o The 1997 ISO General Liability Endorsements Revision
    • New Mandatory Endorsements
      • Additional Insureds and Other Insurance
      • Pollutants from Building Heating Equipment
    • Revisions of Existing Endorsements
• New Optional Endorsements
  • Automatic Additional Insured Endorsements
  • Total Pollution Exclusion with a Hostile Fire Exception
  • New Professional Liability Exclusions
  • Claims-Made Endorsements
• Withdrawn Endorsement
  • The 2001 ISO CGL Revision
    • CGL Coverage for Internet Exposures
    • Other CGL Coverage Form Revisions
    • Revised Endorsements
  • The 2004 ISO CGL Coverage Form
    • Mobile Equipment and Statutory Insurance Requirements
    • "Other Insurance," Additional Insureds, and Completed Operations
    • The Pollution Exclusion
    • Electronic Data Exclusion
    • Medical Payments and "Athletics"
    • New or Revised Endorsements
    • New Coverage Forms
  • Terrorism and the CGL Policy
    • The Evolution of the ISO Terrorism Exclusions
    • What the Exclusions Excluded
    • Approval of the Original ISO Filings
    • The Terrorism Risk Insurance Act of 2002
      • What the Original Act Did
      • The New Terrorism Endorsements
    • Terrorism Risk Insurance Extension Act of 2005
    • Terrorism Risk Insurance Program Reauthorization Act of 2007
      • Changes to Endorsements in Response to Reauthorization Act
    • Terrorism Risk Insurance Program Reauthorization Act of 2015
      • Withdrawn and Revised Endorsements
  • The 2007 ISO CGL Revision
    • CGL Coverage Form
    • Endorsements
  • The 2013 Commercial General Liability Revision
    • Changes to the CGL Coverage Form
    • Changes to Miscellaneous General Liability Coverage Forms
    • New and Revised General Liability Endorsements
      • Additional Insured Endorsements
      • Other New or Revised Endorsements
• V: Annotated ISO CGL Policy
  o Section V Annotated CGL Coverage Forms
  o Policy Introduction & Coverage A Insuring Agreement
    ▪ CGL Coverage Form
    ▪ Section I--Coverages
      ▪ Insuring Agreement
      ▪ Coverage A. Bodily Injury & Property Damage Liability
      ▪ Legally Obligated
      ▪ "Bodily Injury" and "Property Damage"
      ▪ Insuring Agreement versus Exclusions
      ▪ Duty To Defend
      ▪ Reimbursement of Defense Costs
      ▪ Reimbursement When Only Some Claim Elements Are Not Covered
      ▪ Determining Duty To Defend
      ▪ Reservation of Rights
      ▪ Right To Independent Counsel
      ▪ Right To Investigate or Settle
      ▪ Caused by an Occurrence
      ▪ Known Injury or Damage
      ▪ Care, Loss of Services, Death
  o Coverage A Exclusions
    ▪ Expected or Intended Injury
    ▪ Contractual Liability
    ▪ Liquor Liability
    ▪ Workers Compensation and Similar Laws
    ▪ Employers Liability
    ▪ Pollution
      ▪ CGL Pollution Exclusion Matrix (Exhibit)
    ▪ Pollution--Cleanup
    ▪ Aircraft, Auto, or Watercraft
    ▪ Mobile Equipment
    ▪ War
    ▪ Damage to Property
    ▪ Damage to Your Product
    ▪ Damage to Your Work
    ▪ The Subcontractor Exception
    ▪ Eliminating the Subcontractor Exception
    ▪ Work Separately Performed
    ▪ Damage to Impaired Property
    ▪ Recall of Products, Work, or Impaired Property
    ▪ Personal and Advertising Injury
    ▪ Electronic Data
• Recording and Distribution of Material in Violation of Laws
• Fire Damage Legal Liability
  o Coverage B—Personal and Advertising Injury Liability
    • Insuring Agreement
    • Exclusions
  o Coverage C—Medical Payments
    • Insuring Agreement
    • Exclusions
    • Endorsements
  o Supplementary Payments—Coverages A and B
  o Who Is an Insured (Section II)
    • Executive Officers
    • Health Care Professionals
    • Property Damage
    • Legal Representatives
    • Newly Acquired Organizations
    • Past Partnerships, etc.
  o Limits of Insurance (Section III)
    • Example Application of Limits
    • Limits Endorsements
  o CGL Conditions (Section IV)
    • Bankruptcy
    • Duties in the Event of Occurrence, Offense, Claim or Suit
    • Legal Action Against Us
    • Other Insurance
    • Excess Insurance
    • "Other Insurance" and Indemnity Agreements
    • Excess Provisions
    • Method of Sharing
    • Premium Audit
    • Representations
    • Separation of Insureds
    • Transfer of Rights of Recovery Against Others to Us
    • When We Do Not Renew
    • Your Right to Claim and Occurrence Information
  o Claims-Made Section V—Extended Reporting Periods
  o CGL Policy Definitions
    • "Advertisement"
    • "Auto"
    • "Bodily Injury"
    • "Coverage Territory"
    • "Employee"
- "Executive Officer"
- "Hostile Fire"
- "Impaired Property"
- "Insured Contract"
  - "Lease of Premises"
  - "Sidetrack Agreement"
  - "Easement License Agreement"
  - "Indemnification of Municipality"
  - "Elevator Maintenance Agreement"
  - "Other Business Contracts"
- "Leased Worker"
- "Loading or Unloading"
- "Mobile Equipment"
- "Occurrence"
- "Personal and Advertising Injury"
- "Pollutants"
- "Products-Completed Operations Hazard"
- "Property Damage"
- "Suit"
- "Temporary Worker"
- "Volunteer Worker"
- "Your Product"
- "Your Work"

- Mandatory Interline Forms
  - Common Policy Conditions
  - Nuclear Energy Liability Exclusion Endorsement

- State Cancellation Provisions for CGL Coverage

- CGL Declarations
  - 1. Company and Producer Name Area
  - 2. Named Insured and Policy Period
  - 3. Statement of Contract
  - 4. Limits of Insurance
  - 5. Retroactive Date (CG 00 02 Only)
  - 6. Description of Business
  - 7. All Premises You Own, Rent or Occupy
  - 8. Classification and Premium
  - 9. Endorsements
  - 10. Enumeration of Policy Elements and Signatures

- The AAIS Commercial Liability Coverage Form
  - General Insuring Agreement
  - Definitions
    - You and Your
- We, Us, and Our
- Advertising Injury
- Auto
- Basic Territory
- Bodily Injury
- Coverage Territory
- Damages
- Declarations
- Employee
- Impaired Property
- Insured
- Leased Worker
- Limit
- Loading or Unloading
- Occurrence
- Personal Injury
- Products/Completed Work Hazard
- Products
- Property Damage
- Temporary Worker
- Terms
- Your Work

**Principal Coverages**

- Coverage L--Bodily Injury Liability, Property Damage Liability
- Coverage M--Medical Payments
- Coverage N--Products/Completed Work
- Coverage O--Fire Legal Liability
- Coverage P--Personal Injury Liability, Advertising Injury Liability

**Supplemental Coverages**

- Contractual Liability
- Incidental Medical Malpractice Injury
- Mobile Equipment

**Defense Coverage**

- Duty To Defend
- Other Defense and Legal Costs

**Exclusions**

- Bodily Injury, Property Damage, Personal Injury, Advertising Injury
- Personal Injury and Advertising Injury Exclusions
- Property Damage Exclusions
- Medical Payments Exclusions

**What Must Be Done in Case of Loss**

- Notice
• Cooperation
• Volunteer Payments
• Other Duties

• How Much We Pay
  • No Multiplication of Limits
  • Aggregate Limits
  • Other Limits
  • Aggregate Limits and Policy Periods

• Conditions
  • Bankruptcy
  • Insurance under More Than One Policy
  • Misrepresentations, Concealment, Fraud
  • Motor Vehicle Financial Responsibility Certification
  • Premium Audit
  • Separate Insureds
  • Subrogation
  • Suit Against Us

• Nuclear Energy Liability Exclusion
  • AAIS Commercial Liability Endorsements
    • Additional Insured Endorsements
    • Exclusion Endorsements
    • Coverage Amendment Endorsements
    • Professional Liability Endorsements
    • Policywriting Endorsements
  • Employment Practices Liability
    • The Loss Exposure
    • The Coverage Issue
      • The "Occurrence" Question
      • The "Bodily Injury" Question
      • The Policy Exclusion Question
    • CGL Personal Injury Coverage
    • The Exclusionary Endorsement
    • Employment Practices Liability Coverage

• VI: Endorsements & Miscellaneous General Liability
  • Introduction
  • Index of CGL Endorsements
    • Mandatory Endorsements--Category 00
    • State Amendatory Endorsements--Category 01
    • Termination and Suspension Endorsements--Category 02
    • Deductible Endorsements--Category 03
    • Additional Coverage Endorsements--Category 04
    • Additional Insured Endorsements--Category 20
Exclusion Endorsements--Category 21
Special Provisions for Certain Types of Risks--Category 22
Coverage Amendment Endorsements--Category 24
Amendment of Limits Endorsements--Category 25
State Amendatory Endorsements--Category 26
Claims-Made Endorsements--Category 27
Miscellaneous Coverage Forms Endorsements--Category 28
Miscellaneous Coverage Forms Endorsements--Category 29
Miscellaneous Coverage Forms Endorsements--Category 31
Miscellaneous Endorsements--Category 99
Interline Endorsements
Businessowners Endorsements
  Categories 00 & 01 - Countrywide & State Amendatory Endorsements
  Category 02 - Termination and Suspension
  Category 03 - Deductibles
  Category 04 - Additional Coverage Endorsements
  Category 20 - Additional Insured Endorsements
  Category 21 - Exclusionary Endorsements
  Category 22 - Special Provisions for Certain Types of Risks
  Category 24 - Coverage Amendment Endorsements
  Category 25 - Amendment of Limits Endorsements
  Category 26 - State Amendatory Endorsements
  Category 27 - Claims-Made Only Endorsements
  Interline Endorsements
  Owners and Contractors Protective Liability
    The OCP Liability Coverage Form
      Insuring Agreement
      Exclusions
      Supplementary Payments
      Who Is an Insured
      Limits of Insurance
      Conditions
      Definitions
  Endorsements
  OCP Declarations
    Location of Covered Operations and Designated Contractor
    Limits of Insurance
    Classification and Premium
  Railroad Protective Liability Insurance
    Bodily Injury and Property Damage Liability
      Coverage A Exclusions
    Physical Damage to Property
- Policy Conditions
- Limits of Insurance
- Rating
- RRP Declarations
  - Job Location, Designated Contractor, Other Contracting Party
  - Limits of Insurance
  - Description of Operations
  - Classification and Premium
- Liquor Liability Coverage
  - Insuring Agreement
  - Exclusions
  - Supplementary Payments
  - Who Is an Insured
  - Limits of Insurance
  - Conditions
    - Occurrence Form
    - Claims-Made Form
  - Definitions
  - Extended Reporting Periods (Claims-Made Only)
  - Endorsements
- Products-Completed Operations Liability Coverage
  - Insuring Agreement
    - Products-Completed Operations Hazard
  - Exclusions
  - Supplementary Payments
  - Who Is an Insured
  - Limits of Insurance
  - Conditions
    - Occurrence Form
    - Claims-Made Form
  - Definitions
  - Extended Reporting Periods (Claims-Made Only)
  - Endorsements
- Pollution Liability Coverage
  - ISO Pollution Liability Coverage Forms
    - Bodily Injury and Property Damage Liability Insuring Agreement
    - Reimbursement of Mandated Off-Site Cleanup Costs Insuring Agreement (CG 00 39 Only)
    - Exclusions
    - Supplementary Payments
    - Who Is an Insured
    - Limits of Insurance
    - Conditions
- Extended Reporting Period Option
- Definitions
  - Coverage Modifications
  - Pollution Liability Endorsements
- Underground Storage Tank Policy
  - The Insuring Agreement
  - Exclusions
  - Defense, Supplementary Payments, Limits of Insurance
  - Who Is an Insured
  - Conditions
  - Claims-Made Provisions
  - Extended Reporting Periods
- Electronic Data Liability Coverage
  - Electronic Data in the CGL Policy
  - The Electronic Data Liability Coverage Form
    - The Insuring Agreement
    - Exclusions
    - Limits of Insurance
    - Other Policy Provisions
- VII: Nonstandard Endorsements
  - Introduction
  - Manuscript Coverage Endorsements
    - Advertisement of Insured’s Own Goods, Products, or Services
    - Alienated Premises Modification--Turnkey Operations
    - Art and Other Personal Property--Care, Custody, or Control
    - Supplementary Payments--First Aid Coverage for Camps
    - Property Damage to the Insured’s Work
    - In Rem Coverage
    - Oil or Gas Operations--Nonoperating Interest
    - Stopgap Employers Liability
  - Manuscript Additional Insured Endorsements
    - Automatic Additional Insureds
    - Broad Form Named Insured
    - Joint Venture Coverage
    - Employee Insured for Bodily Injury to Co-Employee
    - Excess Insurance Provision--Additional Insureds
    - Owners of Gas and Oil Lease "Working Interest"
  - Manuscript Limits Endorsements
    - General Aggregate--Scheduled Projects, Premises, or Locations
    - Policy Aggregates--Scheduled Projects
  - Manuscript “Conditions” Endorsements
    - Knowledge of Occurrence
- Excess Coverage for Wrap-Up Operations
- Unintentional Failure To Disclose Hazards
- Blanket Waiver of Subrogation
- Waiver of Subrogation between Insureds
- Extended Notice of Cancellation or Nonrenewal

  - Nonstandard Additional Insured Endorsements
    - Standard CGL Coverage for Additional Insureds
    - Coverage of the Additional Insured's Negligence
      - Additional Insureds "Vicarious" Liability Only
      - Sole Negligence of the Named Insured
      - Coverage to Extent of Named Insureds Negligence
      - No Coverage for "Independent Acts" of Additional Insured
      - "Your Performance of "Your Work"
      - Coverage of Additional Insureds Contributory Negligence
      - Sole Negligence of Additional Insured Excluded
      - "General Supervision" of the Named Insureds Work
      - Coverage Only to Extent of Indemnity Obligation
    - Insured Status under Blanket Additional Insured Endorsements
      - Written Contract or Agreement
      - Coverage Only to Extent of Contract Insurance Requirement
      - Insured Status Triggered by Issuance of Certificate
    - Capping Limits of Insurance
    - Completed Operations Coverage
    - Other Insurance Conditions
      - Primary and Noncontributing
      - Preserving Contribution Rights with Other Additional Insured Coverage
    - Defense of the Additional Insured
    - Atypical Exclusions
    - Conditions Imposed on Additional Insured
    - Miscellaneous Provisions

  - Employee Benefits Liability
    - Covered Persons and Organizations
    - Exclusions
    - Limits of Insurance
    - Policy Conditions

  - Surplus Lines Endorsements
    - Environmental Hazards
    - Contractual Liability Limitations
    - Classification Limitation
    - Punitive Damages
    - Abuse or Molestation
    - Assault and Battery
- Subcontractors' Work
- Communicable Disease
- Subsidence or Earth Movement

- X: Umbrella/Excess Liability
  - Umbrella/Excess Terminology
    - Primary versus Secondary Coverage
    - Umbrella versus Excess Policies
    - Follow Form versus Stand-Alone (Freestanding) Policies
    - Specific versus Aggregate Excess Coverage
    - Supported versus Unsupported Umbrellas
  - Basic Structure of an Umbrella/Excess Policy
    - Declarations Page
    - Schedule of Underlying Insurance
    - Policy Form
    - Endorsements
      - State Amendatory Endorsements
      - Broadening Endorsements
      - Restrictive Endorsements
      - Clarification Endorsements
  - Scope of Coverage in Umbrella/Excess Policies
  - Umbrella Coverage Form Variants
    - Bifurcated Coverage A/Coverage B (ISO-type) Umbrella
    - Bifurcated Coverage E/Coverage U (AAIS-type) Umbrella
    - Nonbifurcated Umbrella
  - Excess Coverage Form Variants
    - Multiline Excess
    - Monoline Excess
    - Excess Umbrella
    - Buffer Policy
  - How To Identify Gaps in Excess Coverage
    - Different Definitions
    - Additional Exclusions
    - "Who Is an Insured" Narrower
    - Additional Conditions
    - Avoiding and Closing Gaps in Excess Coverage
  - How To Locate Umbrella Coverage
    - Locating the Umbrella Insuring Agreement
    - Locating Coverage for Additional Exposures
      - Broader Policy Definitions
      - Missing Exclusions
      - Narrower Exclusions
      - "Who Is an Insured" Is Broader
- Broader Policy Territory
- More Favorable Coverage Trigger
- Broader Policy Period
  - Special Limitations on Umbrella Coverage
    - Basic Umbrella Pricing Methods
      - First Million
        - Unit Rate Method
        - Percent of Preceding Layer Method
        - Judgment Rate Method
        - Debits Credits
        - Tally First Layer
      - Second Million and Higher Limits
        - Decreasing Percentages
        - Increasing Percentages
        - Fixed Percentages
        - Advanced Pricing Methods
        - High Excess Layers
      - Minimum Premiums
- XI: The Umbrella Policy
  - Umbrella/Excess Insuring Agreement
    - Level of Complexity
    - Indemnity or Liability Contract
    - Definition of "Loss"
      - "All Sums"/"Those Sums"
      - "Ultimate Net Loss"
    - Exhaustion Requirement
      - Early Exhaustion Language
      - Exhaustion under Strict Indemnity Contracts
      - Exhaustion under Modified Indemnity Contracts
      - Restructured Exhaustion Provisions
      - Implications for Coverage Placement and Claim Handling
    - "Retained Limit"
      - Claim Covered by Underlying Insurance
      - SIR, No Primary
      - Claim Not Covered by Underlying Insurance
      - SIR for Umbrella Coverage
      - "Legally Obligated To Pay"
      - "As Damages"
      - "By Reason of Liability Imposed by Law"
  - Description of Covered Damages
    - Bodily Injury
      - "Mental Anguish"
- Property Damage
- Personal Injury
  - Trespass Nuisance
  - Discrimination
  - Humiliation
- Advertising Injury
- Contractual Liability
  - "Occurrences" Under Umbrella/Excess Policies
    - "Occurrence" versus "Offense"
  - Umbrella Policy Territory
  - Umbrella Exclusions
    - Excess Liability Exclusions
    - Umbrella Liability Exclusions
    - Endorsements
  - Persons Insured
    - CGL-Like Provisions
    - Follow Form Al Provision
      - Unqualified Al Status
      - Qualified Al Status
      - Same Basis Al Coverage
      - Al Status "At Your Option"
    - Al Status as Required by Contract
      - Obligation To Insure the Al
      - Limitation to Named Insureds Operations
      - "Arising Out of"
      - "With Respect to"
      - Amount of Insurance Required
      - Restricting Al Policy Limits
      - Giving Named Insured Priority to the Limits
  - Newly Acquired Organizations
    - "Organization"
    - Joint Venture Exclusion
    - "Ownership or Majority Interest"
    - Control Active Management
    - "No Other Similar Insurance Available"
    - Other Conditions for Newly Acquired Coverage
  - Umbrella Limits
    - Analyzing Umbrella Limits
      - Per Occurrence Limits
      - Aggregate Limits
    - Selecting Umbrella/Excess Limits
  - Drop Down of Excess Coverage
- Five Drop Down Problems
  - Concurrency Clauses
  - Retention Limited to Covered Claims
  - Retention Not Met by ALAE
  - Underlying Sublimits
  - Carrying on as Primary Insurance
- Insolvency of Underlying Insurers
  - Cases Finding No Drop Down
  - "Not Covered" Argument
  - Cases Finding Drop Down
    - "Exhausted" Underlying Insurance
    - "Amount Recoverable"
    - "Collectible" Underlying Insurance
    - "Applicable Underlying Limit"
  - "Other Collectible Insurance"
    - Pro Insurer Cases
    - Pro Policyholder Cases
  - Reading the Policy as a Whole
  - Anti-Insolvency Provisions
    - Multiple Insolvent Primaries
- Umbrella Conditions
  - Cancellation
  - Subrogation
    - Severability of Interests
  - Notice of Occurrence
    - Claim "Likely to Involve" Umbrella/Excess Policy
    - Clear Cases
    - Close Cases
    - Giving Notice
    - Prejudice for Failure To Give Notice
  - Loss Payable Condition
    - Obligation To Pay
    - Actual Payment
    - Consent To Settle Clauses
- Maintenance of Underlying Insurance
  - Basic Duties of Maintenance
  - Effect of Failure To Maintain Underlying Insurance
  - E&O Liability for Failure To Maintain Underlying Insurance
  - Duty To Notify Excess Insurer of Changes
- Umbrella "Other Insurance" Issues
  - Summary of Umbrella "Other Insurance" Rules
- Development of Umbrella "Other Insurance" Clauses
  - Early Approach
  - Criticisms of the Early Approach
  - Modern Approach
- Other "Pro Rata" Insurance
  - Step-by-Step Analysis
- Other "Coincidental Excess" Insurance
  - Step-by-Step Analysis
  - "True Umbrella" Rule
- Other Umbrella Insurance
  - Step-by-Step Analysis
  - Atypical Result: One Umbrella Superior
  - Umbrella Defense Coverage
    - No Duty to Defend
      - Right To Associate in the Defense
      - Right To Assume Control of Defense
    - Qualified Duties To Defend
      - Defense after Primary Exhausted
      - Claim Not Covered by Underlying Insurance
    - Duty To Pay Defense Costs
    - Defense within or Outside Umbrella Limits
      - Cost-Supplemental Umbrella Policies
      - Same Basis Defense Coverage
      - Cost-Inclusive Umbrella Policies
  - Umbrella Supplementary Payments
    - Prejudgment Interest
      - Common-Law Liability for Interest
      - Primary Coverage of Interest under the ISO CGL
      - Excess Coverage for Interest under the ISO Umbrella
    - Court Costs/Attorney's Fees
  - The ISO Commercial Liability Umbrella
    - Coverage A--Bodily Injury and Property Damage
      - Coverage A Exclusions
    - Coverage B--Personal and Advertising Injury
      - Coverage B Exclusions
    - Supplementary Payments
    - Who Is an Insured
      - Insureds for Non-Auto Coverages
      - Insureds for Auto Coverage
      - Additional Insureds
    - Limits of Insurance
- Conditions
  - Appeals
  - Loss Payable
  - Transfer of Defense
  - Maintenance of Underlying Insurance
  - Expanded Coverage Territory
- Definitions
  - Introduction to Umbrella Endorsements
    - General Rules for Managing Endorsements
    - Umbrella Form Categories
  - Index of Umbrella Endorsements
  - Mandatory Umbrella Endorsements
  - State Amendatory Umbrella Endorsements
  - Umbrella Terrorism Endorsements
    - Three Kinds of Terrorism Risks
      - Certified Acts of Terrorism
      - Other Acts of Terrorism
      - NCBR Risks
    - ISO Terrorism Endorsements
      - Pre-TRIA Endorsements
      - Fast Track TRIA Endorsements
      - Optional Coverage Endorsements
      - Conditional Endorsements
      - Post-TRIA Endorsements
      - Commercial Auto Endorsements
    - Terrorism Risk Insurance Program Reauthorization Act of 2007
  - Umbrella Construction Endorsements
    - ISO Umbrella Construction Endorsements
    - Nonstandard Construction Umbrella Endorsements
      - Contractor’s Limitation Endorsement
  - UM/UIM Coverage under Commercial Umbrella and Excess Policies
    - Historic Context of the Problem
      - UM/UIM Requirements under Personal Auto Policies
      - UM/UIM Requirements under Personal Umbrellas
      - Transferring UM/UIM Requirements to Commercial Lines
    - The Need for Awareness
    - Points To Consider
- XII: Excess Liability
  - Excess Umbrella Coverage
    - Typical Provisions
      - Exhaustion of Underlying Insurance
      - Limits of Liability
- Duty To Defend
- Layering Excess Policies
- "Other Insurance" Issues between High Excess Policies
  - Concurrency of Excess Lines
  - Layer-by-Layer Apportionment
  - Pro Rata Apportionment by Total Line
  - Total Line Succession
- Follow Form Coverage
  - Types of Follow Form Coverage
  - Creation of Follow Form Coverage
    - Statement in Insuring Agreement
    - Separate Follow Form Language
    - Follow Form Endorsements
    - Exceptions to Exclusions
    - Notation on Declarations Page
  - Interpretation of Follow Form Provisions
    - Designation of the Followed Policy
    - Designation of Incorporated Terms
    - Exceptions to Incorporation
- XIII: Umbrella/Excess Form Comparison
  - Umbrella Comparison Checklists
    - Explanation of Checklist Items
      - Policy Information
      - 1. Insuring Agreement
      - 2. Ultimate Net Loss
      - 3. Separate Defense Provision
      - 4. Limits of Liability
      - 5. Batch Clause
      - 6. "Drop Down" Provision
      - 7. Insolvency
      - 8. Maintenance of Underlying
      - 9. Cancellation
      - 10. Advertising Exclusion
      - 11. Aircraft/Watercraft Exclusion
      - 12. Asbestos Exclusion
      - 14. Discrimination/Humiliation Exclusion
      - 15. ERISA or Similar Laws Exclusion
      - 16. Fellow Employee Exclusion
      - 17. Intentional Acts Exclusion
      - 18. Nuclear Energy Exclusion
      - 19. Pollution Exclusion
- 20. Product Recall Exclusion
- 21. Property Damage Exclusion
- 22. Punitive Damages
- 23. UM/UIM Motorists Exclusion
- 24. War Exclusion
- 25. Workers Comp Exclusion
- 26. Additional Exclusions
- 27. Claims-Made Coverages
- 28. Definition of "Claim"
- 29. Multiple Claims/Same Occurrence
- 30. Notice of Circumstance or Potential Claim
- 31. Retroactive Date
- 32. Extended Reporting Period
- 33. Occurrence Coverage Trigger
- 34. Policy Territory
- 35. Persons Insured

- Policy Analysis Sample Checklist
- Policy Analysis Checklists
  - AAIS UM 0200 (04/00)
  - ACE XS-20835
  - AIG 80517 (7/02)
  - AIG 80517 (5/06)
  - AIG 80518 (10/04)
  - Allianz AGR-CU 2001 (07/11)
  - AMCO / Nationwide UMB 00 02 07 10
  - AXA Corporate Solutions ACS 301 (10/01)
  - Chubb 07-02-0815 (7-01)
  - Cincinnati Insurance Company US 101 (10/02)
  - Cincinnati Insurance Company US 101 UM (12/04)
  - CNA G-15057-C (06/05)
  - Crum and Forster FM 101.0.1108 (12/03)
  - Crum and Forster FM 101.0.1108 (08/05)
  - C.V. Starr XS-100 (10/08)
  - C.V. Starr UM-100 (07/09)
  - Firemans Fund 5400 (10/03)
  - Great West CC 00 00 07 11
  - Great West CX 00 52 (01/12)
  - Hartford XL0003 (06/05)
  - Insurance Services Office, Inc. (ISO) CU 00 01 (09/00)
  - Insurance Services Office, Inc. (ISO) CU 00 01 (12/01)
  - Insurance Services Office, Inc. (ISO) CU 00 01 (12/04)
  - Insurance Services Office, Inc. (ISO) CU 00 01 (12/07)
- Insurance Services Office, Inc. (ISO) CX 00 01 09 08
- Insurance Services Office, Inc. (ISO) CU 00 01 (04/13)
- Insurance Services Office, Inc. (ISO) CX 00 01 (04/13)
- Liberty International 1001-UMB (04/00)
- Liberty Mutual LCU 00 01 (11/10)
- QBE XS 70 00 (09/11)
- Royal and Sun Alliance UL 8024 (01/01)
- Tokio Marine U I 00 01 (03/05)
- Travelers UM 00 01 11 03
- Wausau XU0002 (05/04)
- Pre-2000 Checklists
  - AEIA (American Excess Ins. Association)--Form AEIA-1
  - AEIA (American Excess Ins. Association)--Form AEIA-1 Rev. A
  - AEIA (American Excess Ins. Association)--Form AEIA-1 (1-92)
  - AIG (American International Group)--Retained Amount Form
  - AIG (American International Group)--Follow Form
  - AIG (American International Group)--Commercial Umbrella (Claims-Made)
  - AIG (American International Group)--Commercial Umbrella (Occurrence)
  - AIG (American International Group)--Form 57697 (6-93)
  - American International Group, Inc.--Form 80517
  - Chrysler Ins.--Form 84-293-4800
  - Chubb Group--Form 07-02-0528
  - Chubb Group--Form 07-02-0574 (7-86)
  - Chubb Group--Form 07-02-0574 (Rev. 11-86)
  - Chubb Group--Form 10-02-0224
  - Chubb Group--Form 07-02-0815
  - Chubb Group--Form 07-02-0909
  - CIGNA Ins. Co.--3-6-86
  - CIGNA Ins. Co.--Form XS-4p60
  - CNA--Form G-56155A
  - CNA--Form G-40240F
  - CNA--Form G-15057-A
  - Continental Ins. Co.--Cov. Form I
  - Continental Ins. Co.--Cov. Form II
  - Continental Ins. Co.--SLX 00 501
  - Crum and Forster--Form FM101.0.765
  - Crum and Forster--Form FM101.0.991
  - Crum and Forster--Form FM101.0.303
  - Crum and Forster--Form FM101.0.1108 (9-89)
  - Crum and Forster--Form FM101.0.1108 (7-94)
  - Crum and Forster--Form FM 101.0.302
  - Employers Mutual Casualty Co.--Form CU 7002 (2-86)
- Employers Mutual Casualty Co.--Form CU 7002/CU 7300
- Employers Mutual Casualty Co.--Form CU 7002 (11-88)
- Employers Mutual Casualty Co.--Form CU 7002 (10-93)
- Farmers Ins. Group--Form 56-1413
- Farmers Ins. Group--Form 56-5340
- Fireman's Fund Ins. Cos.--Form 5187
- Fireman's Fund Ins. Cos.--Form 5191
- Fireman's Fund Ins. Cos.--Form 5190
- Fireman's Fund Ins. Cos.--Form 5196
- Fireman's Fund Ins. Cos.--Form 5629
- General Star Indemnity Co.--Form GSI-03-2J
- General Star Indemnity Co.--Form GSI-04-13J
- Gulf Group--Form 5017
- The Hartford Ins. Group--Form XL-12-1
- The Hartford Ins. Group--Form XL003
- Hartford Ins.--Form 6146
- The Hartford Ins. Group--Form Xn 00 08 13
- The Hartford Ins. Group--Form Xn 00 07 14
- Heritage Mutual Ins. Co.--Form CU-7001
- Heritage Mutual Ins. Co.--Form CU-7037
- Home Ins. Co.--Form HCD or HCE
- Home Ins.--Form H35267F
- Home Ins.--Form H35269F
- Home Ins.--Form H38464F
- Kemper Group--Form Cc 00 01
- Liberty Mutual Ins. Co.--Form GPO-4072
- Liberty Mutual Fire Ins. Co.--Form NRD 400R2 RE/RT
- Liberty Mutual Insurance Co.--NRD 400R4 RE/RT
- Meridian Ins. Co.--Form U698
- RLI Ins. Co.--RUL 670
- RLI Ins. Co.--CUP 101
- Royal Ins.--Form 84925A or 84925B
- Royal Ins.--Form 84854A
- Royal Ins.--Form UL88065
- Royal Ins.--Form UL8024
- Scottsdale Ins.--UMB-J-1 (5/82)
- Scottsdale Ins.--UMB-J-1 (6/91)
- Scottsdale Ins.--XXL-J-1 (1/91)
- Scottsdale Ins.--UMS-P-2 (7/96)
- Sentry Ins.--Form UB 70 00
- St. Paul Fire and Marine--Form 43942
- St. Paul Fire and Marine--Form 43669
- St. Paul Surplus Lines Ins. Co.--Form 29918
- St. Paul Surplus Lines Ins.--Form 29900
- St. Paul Surplus Lines Ins.--Form 7217
- St. Paul Fire and Marine Ins. Co.--Form 47550 (4-91)
- St. Paul Fire and Marine Ins. Co.--Form U0 100 (4-00)
- TIG Ins. Co.--EL 19309
- Unigard Ins. Group--103250
- Unigard Ins. Group--141155
- United Fire and Casualty Co.--Form CX 70 02 01 91
- United States Fidelity and Guaranty--CL/CU 00 01 (1-87)
- United States Fidelity and Guaranty--CL/CU 00 02
- United States Fidelity and Guaranty--CL/UL 00 01 (2-93)
- Westfield Ins. Co.--Form EL 70 01
- Westport Ins. Corp.--WIC1050 (95)
- Westport Ins. Corp.--EU-03 (95)
- Zurich-American Ins. Group--U-EI-170-A
- Zurich-American--Custom Cover/Coverage Part A-1
- Zurich-American--Custom Cover/Coverage Part B-1
- Zurich-American--Custom Cover/Coverage Part A-1/Coverage Part B-1
- Zurich--Form U-UMB-103-B CW
- Zurich Re (UK)--Form ZRI