

**FIFTH EDITION**  
**Vol. II**

# **GENERAL LIABILITY INSURANCE COVERAGE**

**KEY ISSUES IN EVERY STATE**

**RANDY MANILOFF  
JEFFREY STEMPEL  
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# General Liability Insurance Coverage Key Issues In Every State

**Jessica J Manson**



## **General Liability Insurance Coverage Key Issues In Every State:**

*General Liability Insurance Coverage* Randy J. Maniloff, Jeffrey W. Stempel, 2015      *General Liability Insurance Coverage* Randy J. Maniloff, Jeffrey W. Stempel, 2021      **General Liability Insurance Coverage** Randy Maniloff, 2018-03-07

Despite the relative uniformity of general liability policies and professional liability policies states can differ widely in their interpretation and application of them Case law can have a dramatic impact on the question whether coverage is owed Simply put those involved with liability claims cannot adequately assess coverage issues without knowing how case law in the relevant state may impact the decision General Liability Insurance Coverage Key Issues in Every State Vols I and II sets forth the rules that have been adopted by all 50 states and the District of Columbia for 20 important and commonly occurring general liability insurance coverage issues And about half the issues are just as relevant for professional liability claims scenarios 50 State Surveys on insurance coverage issues are inherently limited Key Issues understands this and seeks to provide as much relevant information as possible to maximize its usefulness To the extent possible Key Issues sets out the aspects of cases e g facts and or policy language that were at issue in the court s decision This enables the reader to compare the cases in the book to his or her claim at hand and come away with an understanding of how the issue may be resolved by a court Chapters Included Vol II Is Faulty Workmanship an Occurrence Permissible Scope of Indemnification in Construction Contracts Qualified Pollution Exclusion Absolute Pollution Exclusion Trigger of Coverage for Latent Injury and Damage Claims Trigger of Coverage for Construction Defects and Non Latent Injury and Damage Claims Allocation of Latent Injury and Damage Claims Coverage For Privacy Claims and Cyber Risks Insurability of Punitive Damages First and Third Party Bad Faith Standards and the ALI s Restatement of the Law of Liability Insurance Chapters Vol I Choice of Law Late Notice Coverage for Pre Tender Defense Costs Duty to Defend Standard Four Corners or Extrinsic Evidence Insured s Right to Independent Counsel Insurer s Right to Reimbursement of Defense Costs Prevailing Insured s Right to Recover Attorney s Fees in Coverage Litigation Number of Occurrences Coverage for Innocent Co Insureds Any Insured vs The Insured Is Emotional Injury Bodily Injury For more information visit [www.InsuranceKeyIssues.com](http://www.InsuranceKeyIssues.com)      **General Liability Insurance Coverage** Randy J. Maniloff, Jeffrey W. Stempel, 2018      *General Liability Insurance Coverage* Randy Maniloff, 2018-03-07

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provide as much relevant information as possible to maximize its usefulness To the extent possible Key Issues sets out the aspects of cases e g facts and or policy language that were at issue in the court s decision This enables the reader to compare the cases in the book to his or her claim at hand and come away with an understanding of how the issue may be resolved by a court Chapters Included Vol I Choice of Law Late Notice Coverage for Pre Tender Defense Costs Duty to Defend Standard Four Corners or Extrinsic Evidence Insured s Right to Independent Counsel Insurer s Right to Reimbursement of Defense Costs Prevailing Insured s Right to Recover Attorney s Fees in Coverage Litigation Number of Occurrences Coverage for Innocent Co Insureds Any Insured vs The Insured Is Emotional Injury Bodily Injury Vol II Chapters Is Faulty Workmanship an Occurrence Permissible Scope of Indemnification in Construction Contracts Qualified Pollution Exclusion Absolute Pollution Exclusion Trigger of Coverage for Latent Injury and Damage Claims Trigger of Coverage for Construction Defects and Non Latent Injury and Damage Claims Allocation of Latent Injury and Damage Claims Coverage For Privacy Claims and Cyber Risks Insurability of Punitive Damages First and Third Party Bad Faith Standards and the ALI s Restatement of the Law of Liability Insurance For more information visit [www.InsuranceKeyIssues.com](http://www.InsuranceKeyIssues.com)      *Stempel and Knutsen on Insurance Coverage* Jeffrey W. Stempel, Erik S. Knutsen, 2015-12-15 Unlike most other books in the field which slant toward either policyholder or insurer counsel Stempel and Knutsen on Insurance Coverage takes an even handed nonexcess and umbrella aking it useful to attorneys from all sides Moreover it s designed for practitioners from all professional backgrounds and insurance experience Written in clear jargon free language it covers everything from the basic insurance concepts principles and structure of insurance policies to today s most complex issues and disputes The authors Jeffrey W Stempel and Erik S Knutsen are well known authorities on the law of insurance coverage and this new Fourth Edition of Stempel and Knutsen on Insurance Coverage is completely up to date on every aspect of its subject This one stop resource provides both a sound historical theoretical and doctrinal grounding in insurance as well being practice oriented and packed with practical guidance After providing information about insurance policies and issues in general it focuses on specific types of policies and coverage such as property coverage liability coverage automobile coverage excess and umbrella coverage and reinsurance plus such vital areas as employment defective construction and terrorism claims Dandamp O liability ERISA bad faith litigation and much more Plus you ll find extensive examination of the commercial general liability CGL policy the type of insurance involved in most major coverage cases Among the most important CGL issues covered in Stempel and Knutsen on Insurance Coverage are Pollution related coverage Trigger of coverage Apportionment of insurer and policyholder responsibility Business risk exclusions Coverage under the andquot personal injuryandquot section of the CGL Coverage under andquot advertising injuryandquot Nowhere else will you find so much valuable current information in depth analysis sharp insight authoritative commentary significant case law and practical guidance on this critically important area With its clear explanations and thorough even handed coverage Stempel and Knutsen on Insurance Coverage is unlike any other

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