

SECOND EDITION

# GENERAL LIABILITY INSURANCE COVERAGE

KEY ISSUES IN EVERY STATE

RANDY MANILOFF  
JEFFREY STEMPEL

OXFORD

# General Liability Insurance Coverage Key Issues In Every State

**JL Elias**



## **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 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 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)

**General Liability Insurance Coverage** Randy J. Maniloff, Jeffrey W. Stempel, 2018 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

resource in its field     Carter v Boehm and Pre-Contractual Duties in Insurance Law Yong Qiang Han, Greg Pynt, 2018-06-28 Revisiting Carter v Boehm the collected papers in this book are intended as a catalyst for rethinking the pre contractual duties in insurance law and the related principle of utmost good faith at a critical time for insurance law In so doing it endeavours to provide insurance law students academics practitioners and judges with new perspectives for a keen understanding of this fundamental aspect of insurance law which has become increasingly dynamic under both common law and civil law legal traditions It will explore to what extent and why the doctrines of pre contractual duties in insurance law under the two major legal traditions are converging as well as the implications of such convergence It will be of great interest to students academics and practitioners in the field of insurance law     *Insurability of Emerging Risks* Baris Soyer, Özlem Gürses, 2025-01-23 This book brings together leading experts in the fields of insurance and the law of obligations to consider how insurance law is attempting to deal with emerging risks Emerging risks pose significant challenges for the insurance industry Apart from difficulties in quantifying such risks the availability of insurance capacity is often a concern The book looks at these issues from philosophical economic and actuarial perspectives It asks how far existing private law rules can cope with emerging risks and in so far as they cannot how the law should be developed by courts and lawmakers to deal with the emerging legal issues The book questions the suitability of the current insurance business models in insuring climate related risks autonomous systems insurance of fines and penalties as well as how mass or systemic risks eg pandemics or cyber risks can be made insurable through add on coverages to the conventional insurance policies It also evaluates governments roles to encourage insurers to provide cover for such risks and discusses how a balance can be struck between the need to regulate and the insurance markets dynamics The book will be of academic interest to anyone working in the field of insurance and also relevant for market participants policy makers and regulators

**Policyholder's Reasonable Expectations** Yong Qiang Han, 2016-11-03 Over the past two decades protecting contractual parties reasonable expectations has incrementally gained judicial recognition in English contract law In contrast however the similar doctrine of policyholder s reasonable expectations has been largely rejected in English insurance law This is injurious firstly to both the consumer and business policyholder s reasonable expectations of coverage of particular risks and secondly to consumer policyholder s reasonable expectations of bonuses in with profits life insurance To remedy these problems this book argues for an incremental but definite acceptance of the conception of policyholder s reasonable expectations in English insurance law It firstly discusses the homogeneity between insurance law and contract law as well as the role of reasonable expectations and their relevance to the emerging duty of good faith in contract law Secondly following a review and re characterisation of the American insurance law doctrine of reasonable expectations the book addresses the conventional English objections to the reasonable expectations approach in insurance law In passing it also rethinks the approach to the protection of policyholder s reasonable expectations of bonuses in with profits life insurance through a

revisit to the in famous case Equitable Life Assurance Society v Hyman 2000 UKHL 39 particularly to its relevant business and regulatory background      **Availability and Affordability Problems in Liability Insurance** United States. Congress. Senate. Committee on Commerce, Science, and Transportation. Subcommittee on Business, Trade, and Tourism,1986      *The McCarran-Ferguson Act--state Antitrust Action Against Insurance Agencies* United States. Congress. Senate. Committee on the Judiciary. Subcommittee on Antitrust, Monopolies, and Business Rights,1989      **General Liability Insurance Coverage** ,2012      Health Fitness Management Mike Bates,2018-11-15 Health Fitness Management Second Edition provides an in depth picture of the varied and rewarding role of the health and fitness club manager With contributions from leading experts in the fitness industry several new chapters a more practical emphasis enhanced features and the addition of instructor resources this second edition is the most authoritative and field tested guide to management success Whether soothing disgruntled members ensuring club safety and profitability or motivating staff to perform at their best health and fitness club managers require the right mix of skills and flexibility to support the success and continued growth of their clubs Both aspiring and practicing club managers can rely on Health Fitness Management to help them acquire and improve their management skills across all areas Human resources Understand the importance of organizational development and the payoffs of thoughtful staff recruitment training development retention and compensation Sales and marketing Discover new ways to attract and retain members and increase profitability with the right mix of products and services Financial management Learn how to read financial statements and understand and control the risks associated with running a fitness club Facility maintenance Implement systems to ensure the upkeep and safety of the facility and its equipment Program evaluation Determine the fitness level of the club and its programs capitalize on strengths and find solutions to improve weak areas Industry perspective Understand the history of health and fitness management its present status and future trends Health Fitness Management Second Edition has been fully updated and organized for maximum retention and easy reference Each chapter begins with Tales From the Trenches a real life example that clearly illustrates the chapter s theoretical focus Special The Bottom Line segments sum up the key points of the chapters in an applied context so readers can see exactly how the information is applied on the job Learning objectives key terms and a list of references and recommended reading round out each chapter to make the material even more comprehensive to students and a new instructor guide and test package make the text ideal for instructors teaching a course Practitioners will find the added bonus of many time saving reproducible forms including a sample membership agreement an equipment maintenance form and a guest registration and exercise waiver Written by industry experts with more than 300 combined years of experience Health Fitness Management Second Edition is the fundamental resource for the management and operation of health and fitness facilities and programs Enhanced with practical scenarios and applied knowledge it provides a solid foundation for students preparing for a management career in the health and fitness industry and serves as an essential reference for professionals already enjoying

the challenges and opportunities of club management For information on system requirements or accessing an E book after purchase click here      **Emergency Management for Sport and Physical Activity** Douglas J. Casa, Rebecca L. Stearns, 2014-03-20 Includes Forward by National Football League Commissioner Roger Goodell Written by experts in the field Emergency Management for Sport and Physical Activity is designed to educate non Athletic Training majors on the ways in which to prevent sudden death during sport Often these non medical professionals are the first on the scene and must at times serve the vital role of first responder and immediately act on behalf of athletes lives Due to the rigorous training and conditioning programs that are being undertaken by athletes effective emergency management has become a growing concern This text includes the recently published positioning statement released by the National Athletic Trainers Association NATA which address many of the important topics discussed throughout the book It goes on to address the associations task force document on Preventing Sudden Death During Conditioning Sessions Key Features Web based scenarios are included for each chapter Includes case studies feature boxes and emergency action plans First aid methods and techniques are included as an appendix Include position statements put forth by the National Athletic Trainers Association NATA      General Technical Report NC. ,1981      Intergovernmental Perspective ,1982 Each issue concentrates on a different topic      **The California Landlord's Law Book** Nils Rosenquest, 2025-04-29 No resource in print or online gives such detailed and practical information to California landlords and property managers who are subject to a large number of detailed state local and federal laws and regulations The 40 forms are designed for every common situation from tenancy terminations to notices to enter to required disclosures all of which are subject to legal requirements New information on state wide rent control and fair housing      **Construction Law Update 2022** Sweeney,      Congressional Record United States. Congress, 2002      *The Nonprofit Manager's Resource Directory* Ronald A. Landskroner, 2002-04-30 A newly revised and updated edition of the ultimate resource for nonprofit managers If you re a nonprofit manager you probably spend a good deal of your time tracking down hard to find answers to complicated questions The Nonprofit Manager s Resource Directory Second Edition provides instant answers to all your questions concerning nonprofit oriented product and service providers Internet sites funding sources publications support and advocacy groups and much more If you need help finding volunteers understanding new legislation or writing grant proposals help has arrived This new updated edition features expanded coverage of important issues and even more answers to all your nonprofit questions Revised to keep vital information up to the minute The Nonprofit Manager s Resource Directory Second Edition Contains more than 2 000 detailed listings of both nonprofit and for profit resources products and services Supplies complete details on everything from assistance and support groups to software vendors and Internet servers management consultants to list marketers Provides information on all kinds of free and low cost products available to nonprofits Features an entirely new section on international issues Plus 10 bonus sections available only on CD ROM The Nonprofit Manager s Resource Directory Second

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