

## **INTERMEDIATE GENERAL LIABILITY INSURANCE**

### **Course Description**

This course will provide delegates with a detailed knowledge of Liability Policy wordings, including current case law relating to interpretation, detail and trends in the law relating to insured liabilities, emerging risks, and current issues relating to claims handling.

### **Target Audience**

This course will be of interest to anyone with a working knowledge of Liability business and who wishes to enhance that knowledge and learn of some of the latest legal developments and the impact of emerging risks.

### **Course Objectives**

On completion of the course delegates will:

- Be aware of the legal interpretation of aspects of Policy Wordings
- Have an understanding of the case law and trends relating to insured liabilities
- Understand how General Liability policies relate to other forms of liability covers such as Professional Indemnity, Directors and Officers, Environmental Impairment, and Employment Practices Liability
- Have an understanding of some of emerging risks and how to deal with them.

### **Course Format**

The course will be in the form of an interactive workshop with presentations, exercises and case studies.

### **Course Content**

#### **Recent Developments and Trends in Liability Cover**

- Policy Triggers
- Asbestos related diseases
- Public Liability Insuring Clauses
- Claims Made and Bermuda Forms
- Efficacy Risks
- Extended Insuring Clauses
- Liability for Pure Economic Loss and Financial Loss Cover
- Conditions and warranties
- Excess of Loss and Umbrella Policies

#### **Contractors Insurances**

- Special features of liability and policy wordings

#### **How Liability Arises - Recent Legal Developments and Trends**

- A Review of recent statutes and court decisions relating to insurable Liability Risks
- Vicarious Liability
- Strict Liability
- Warranties
- Third Party (Rights Against Insurers) Act 2010

## Risk Assessment

- Factors in Rating

## Claims

- Assessment of Damages
- Alternative Dispute Resolution
- Rehabilitation
- Fraudulent and Exaggerated Claims
- Insurers Duties in Handling Claims

## Emerging Risks

- A Review of some Emerging Risks
- Market approaches to Emerging Risks

## Presented by Tony Gregory LLM BA(Hons) FCII RPLU CPCU

Tony Gregory is Managing Director of Insurance Market Conferences. He had many years' experience in the London Market, underwriting Liability and Professional Indemnity business, before establishing IMC. He is a Fellow of the Chartered Insurance Institute and a Vice-President of the Insurance Institute of London. He holds the Registered Professional Liability Underwriter designation of the Professional Liability Underwriting Society (US) and the Chartered Property and Casualty Underwriter designation (US). He holds a Master of Laws degree from the University of London. He was the leader of the Insurance Institute of London's Research Groups on *Professional Indemnity Insurance* (First Edition) and of *Liability and Accident Compensation*. He was a founder member of the Liability Underwriters Group. He lectures and provides training in a range of insurance topics in the London Market and worldwide and for academic institutions including the University of Cardiff, Swansea University and Florida State University.

**Duration** One day

**Date** 13 March 2025

**Time** 9.00 am - 4.30 pm (London)

**Venue** Online using Zoom

**Fee** £125.00 + VAT

**In-House Fee** £850.00 + VAT for up to 12 delegates - Online using Zoom  
£950.00 + VAT for up to 12 delegates - Face to Face / in Your Offices

**Bookings** To reserve a place on this course please contact Tony Gregory  
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