



INTRODUCTION TO GENERAL LIABILITY INSURANCE

Course Description

This course will provide a comprehensive introduction to the legal liabilities which give rise to claims under Employers Liability, Public Liability and Products Liability policies; a detailed analysis of the cover provided; and an examination of a number of the specific risk factors involved in these classes.

Target Audience

The course is suitable for both underwriting and broker staff, whether placing or claims. The course assumes no prior knowledge of Liability business.

Course Objectives

On completion of the course delegates will be able to:

- Provide a clear explanation of how legal liabilities arise
- Understand the extent of cover provided under Employers Liability and Public and Products Liability policies
- Understand some of the issues which are involved in assessing liability risks
- Understand the basic issues involved in risk management

Course Format

The course will be run as an interactive presentation, discussion, with a number of case studies.

Course Content

An Analysis of Policy Cover and Examples of Claims

- Policy Triggers: Caused, Occurring, and Claims Made
- The meaning of “accidental”
- Definition of “Bodily Injury and Disease”
- Exclusions and Conditions
- Policy Limits and Excesses
- “Event”, “Occurrence”, “Original Cause” and the number of claims
- Warranties
- Environmental Liability Cover under General Liability Policies

The Relationship with Other Forms of Liability Covers

- Gaps and overlaps

Risk Evaluation and Assessment

- The Proposal Form and Information required
- Impact of the “Tail”
- Triangulations - IBNR and IBNER

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The Legal Framework and How Insured Legal Liabilities Arise

- The law and legal system
- Law of Tort
- Law of Contract
- Statutes
- Strict Liabilities
- Vicarious Liability

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 and the Chartered Property Casualty Underwriter (US). He holds a Master of Laws 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 05 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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