



General Liability Insurance Coverage: Key Issues In Every State

Randy J. Maniloff, Jeffrey W. Stempel

Download now

[Click here](#) if your download doesn't start automatically

General Liability Insurance Coverage: Key Issues In Every State

Randy J. Maniloff, Jeffrey W. Stempel

General Liability Insurance Coverage: Key Issues In Every State Randy J. Maniloff, Jeffrey W. Stempel

Those involved with general (and professional) liability insurance claims, such as insurance company claims professionals, coverage counsel, risk managers and brokers all respond to a new claim scenario with the same three words: Is it covered? [That may also be the last time that they agree on anything.] It's just three words -- but the answer can be vexing. Despite the relative uniformity of general liability policies, states can differ widely in their interpretation and application of them. So the answer to the "Is it covered?" question can depend a great deal on whether the case arises on one side of the street (or river or mountain) or another. General liability issues usually involve one or more rules, or schools of thought, that govern their resolution. The task for courts is often to identify and examine these various rules and decide which to apply to the claim before it. "General Liability Insurance Coverage -- Key Issues in Every State" sets forth the rules that have been adopted by all 50 states, and the District of Columbia, for 21 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 their 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. Although "Key Issues" is aimed at attorneys and insurance professionals with some degree of experience, it is accessible to entry-level readers as well. Chapter 1 provides an overview of the CGL policy. Each chapter after that contains an overview of the nature, background, development, and competing schools of thought concerning a key issue followed by a comprehensive state-by-state summary of relevant law, including the latest cases and developments.

Table of Contents
Commercial General Liability Insurance—An Overview
Choice of Law for Coverage Disputes
Late Notice Defense Under “Occurrence” Policies: Is Prejudice to the Insurer Required?
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 and the Severability of Interests Clause
Is Emotional Injury “Bodily Injury?”
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
The Reasonable Expectations Approach to Insurance

 [Download General Liability Insurance Coverage: Key Issues I...pdf](#)

 [Read Online General Liability Insurance Coverage: Key Issues ...pdf](#)

Download and Read Free Online General Liability Insurance Coverage: Key Issues In Every State Randy J. Maniloff, Jeffrey W. Stempel

From reader reviews:

Kathleen Elder:

Nowadays reading books be a little more than want or need but also be a life style. This reading addiction give you lot of advantages. The benefits you got of course the knowledge even the information inside the book in which improve your knowledge and information. The data you get based on what kind of book you read, if you want attract knowledge just go with education books but if you want really feel happy read one using theme for entertaining such as comic or novel. Often the General Liability Insurance Coverage: Key Issues In Every State is kind of guide which is giving the reader unforeseen experience.

Dwight Case:

Reading a guide can be one of a lot of pastime that everyone in the world loves. Do you like reading book therefore. There are a lot of reasons why people like it. First reading a reserve will give you a lot of new facts. When you read a book you will get new information simply because book is one of several ways to share the information or their idea. Second, studying a book will make anyone more imaginative. When you reading a book especially fictional works book the author will bring someone to imagine the story how the character types do it anything. Third, you are able to share your knowledge to other individuals. When you read this General Liability Insurance Coverage: Key Issues In Every State, you are able to tells your family, friends along with soon about yours reserve. Your knowledge can inspire others, make them reading a e-book.

Thomas Moore:

You can spend your free time to learn this book this publication. This General Liability Insurance Coverage: Key Issues In Every State is simple to create you can read it in the recreation area, in the beach, train along with soon. If you did not get much space to bring the printed book, you can buy typically the e-book. It is make you better to read it. You can save the particular book in your smart phone. And so there are a lot of benefits that you will get when you buy this book.

Deborah Walker:

Many people spending their time frame by playing outside having friends, fun activity along with family or just watching TV 24 hours a day. You can have new activity to spend your whole day by looking at a book. Ugh, do you consider reading a book will surely hard because you have to take the book everywhere? It okay you can have the e-book, having everywhere you want in your Smartphone. Like General Liability Insurance Coverage: Key Issues In Every State which is having the e-book version. So , try out this book? Let's find.

**Download and Read Online General Liability Insurance Coverage:
Key Issues In Every State Randy J. Maniloff, Jeffrey W. Stempel
#SGF4RVM0XW2**

Read General Liability Insurance Coverage: Key Issues In Every State by Randy J. Maniloff, Jeffrey W. Stempel for online ebook

General Liability Insurance Coverage: Key Issues In Every State by Randy J. Maniloff, Jeffrey W. Stempel Free PDF d0wnl0ad, audio books, books to read, good books to read, cheap books, good books, online books, books online, book reviews epub, read books online, books to read online, online library, greatbooks to read, PDF best books to read, top books to read General Liability Insurance Coverage: Key Issues In Every State by Randy J. Maniloff, Jeffrey W. Stempel books to read online.

Online General Liability Insurance Coverage: Key Issues In Every State by Randy J. Maniloff, Jeffrey W. Stempel ebook PDF download

General Liability Insurance Coverage: Key Issues In Every State by Randy J. Maniloff, Jeffrey W. Stempel Doc

General Liability Insurance Coverage: Key Issues In Every State by Randy J. Maniloff, Jeffrey W. Stempel Mobipocket

General Liability Insurance Coverage: Key Issues In Every State by Randy J. Maniloff, Jeffrey W. Stempel EPub