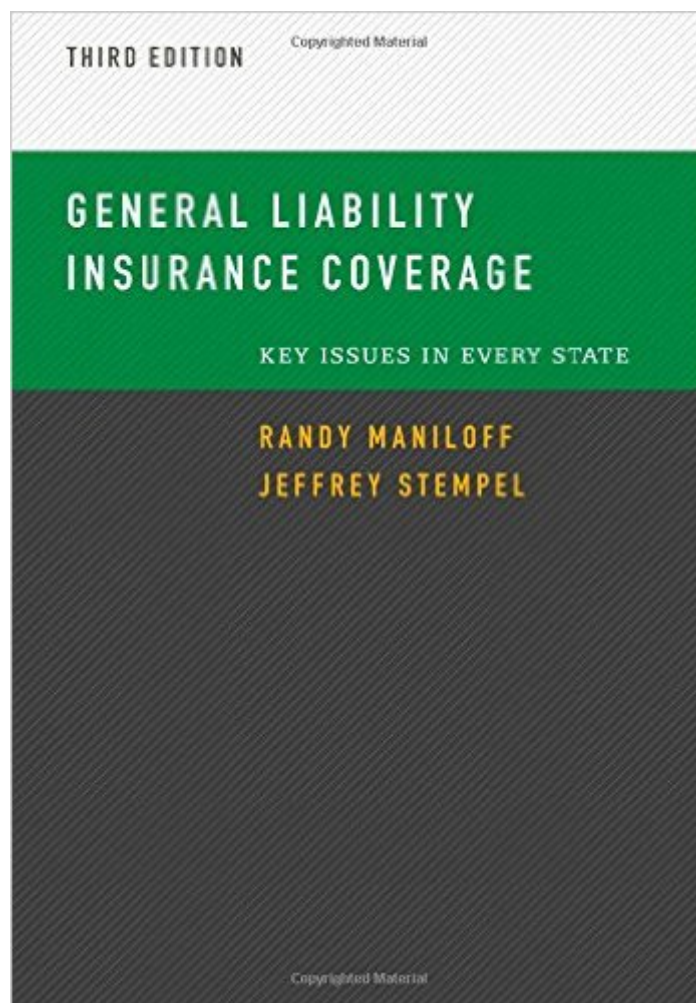


The book was found

# General Liability Insurance Coverage: Key Issues In Every State



## Synopsis

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

## **Book Information**

Paperback: 800 pages

Publisher: CreateSpace Independent Publishing Platform; Third edition (February 24, 2015)

Language: English

ISBN-10: 1506140203

ISBN-13: 978-1506140209

Product Dimensions: 6.7 x 1.8 x 9.6 inches

Shipping Weight: 3.4 pounds (View shipping rates and policies)

Average Customer Review: 4.8 out of 5 starsÂ Â See all reviewsÂ (5 customer reviews)

Best Sellers Rank: #1,002,333 in Books (See Top 100 in Books) #14 inÂ Books > Business &  
Money > Insurance > Liability #6765 inÂ Books > Textbooks > Reference #8586 inÂ Books >  
Textbooks > Law

## **Customer Reviews**

For coverage geeks, this is a must have book. Randy Maniloff with White & Williams has a passion for General Liability Insurance Coverage and writes in a way that makes dry information readable. [He is also a stand up comedian]. Every technical claims professional that I know who loves coverage has purchased a copy. I keep mine in my desk drawer and refer to it frequently. I also recommended the manager of my region purchase a couple of copies for the offices. The book covers the most frequently asked coverage questions for all 50 states.

There are very few reference books that I literally keep at my fingertips, even fewer that I reference on at least a weekly basis. General Liability Insurance Coverage: Key Issues in Every State is one of them. The issues addressed in this book are of the type that come up repeatedly and there is no other tool in the marketplace I'm aware of that is as broad, inclusive, and detailed. HIGHLY RECOMMENDED.

I second the comments of the prior reviewer. I have used all three books as they have been issued and refer to this reference book several times a week. Well organized and thorough and a terrific

resource. Highly recommend.

Great book. Outdated now but I wanted to go through this one before I had to fork out a \$100 for the newest edition. Hopefully by the time I've read through my states coverages, the price will have dropped on the latest edition, but a great book to have handy if your serious about the insurance industry.

A must have desk reference for every insurance coverage lawyer.

[Download to continue reading...](#)

General Liability Insurance Coverage: Key Issues In Every State INSURANCE: The Ultimate How-To Guide on Deciding What Insurance Is Right for You (Insurance, Insurance policies, AIG story, Risk Management, Coverage, Life insurance, Book 1) Commercial General Liability Coverage Guide (Commercial Lines) Commercial General Liability Coverage Guide, 11th Edition Commercial General Liability Coverage Guide, 10th Edition (Commercial Lines Series) Life Insurance Made Easy: A Quick Guide - Whole Life Insurance Policy and Term Life Insurance Coverage Questions Answered Insurance: Best Practical Guide for Risk Management, Property, Liability , Life and Health with Concepts and Coverage (Personal Finance Book 1) Insurance: Best Practical Guide for Risk Management, Property, Liability , Life and Health with Concepts and Coverage. Nora Roberts Key Trilogy CD Collection: Key of Light, Key of Knowledge, Key of Valor Car Insurance 101: How Much Coverage Do You Really Need?: The Consumer's Guide To Auto Insurance and Exclusive Discounts Car insurance book: A Complete Guide to Car insurance (Auto insurance book, Understanding your car insurance) Employment Practices Liability: Guide to Risk Exposures and Coverage, 2nd Edition Employment Practices Liability: Guide to Risk Exposures and Coverage Directors and Officers Liability: Exposures, Risk Management and Coverage (Commercial Lines) Insurance: From Underwriting to Derivatives: Asset Liability Management in Insurance Companies Insurance: From Underwriting to Derivatives: Asset Liability Management in Insurance Companies (Wiley Finance) Law of Automobile Liability Insurance: Educating the Insurance Professional Directors' and Officers' Liability Insurance (Lloyd's Insurance Law Library) The Law of Liability Insurance (Lloyd's Insurance Law Library) Law, Liability, and Ethics for Medical Office Professionals (Law, Liability, and Ethics Fior Medical Office Professionals)

[Dmca](#)