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## Commercial General Liability (CGL) Policy: The Complete Guide

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December 1, 2017

National Business Institute

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### Find Answers to Your Coverage Questions and Know What the Issues Are

Many attorneys and businesses assume that a dispute will be covered by insurance, only to run into issues later on. The CGL policy is among the most misunderstood - which is why we've taken the opportunity to boil it down to its fundamental workings. This program will provide you with the need-to-know essentials of CGL policies so you can assess coverage and know where the holes are.

### Speakers:

- Mitchell H. Kizner, Shareholder, Flaster Greenberg PC
- Michael J. Needleman, Partner, Fineman Krekstein & Harris PC
- Jeffrey P. Resnick, Shareholder, Sherman Silverstein Kohl Rose & Podolsky PA
- Charles E. Woolson Jr., Attorney, Law Firm of Charles E. Woolson Jr. LLC

### Date & Time:

December 1, 2017

9:00 a.m - 4:30 p.m.

### Location:

Holiday Inn Cherry Hill  
2175 Marlton Pike  
Cherry Hill, NJ 08002

### Agenda:

- **Foundation of Commercial General Liability Coverage**  
*9:00 - 9:45, Jeffrey P. Resnick*
  1. Introduction to CGL Insurance
  2. CGL vs. Other Policies: Distinctions and Interactions
  3. Parts of a CGL Policy (with Sample Policy)
  4. Significance of the Named Insured Status
  5. Covered Partners and Employees
  6. Additional Insured Endorsements

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■ **What is Covered: Understanding Coverages and Limits**

*9:45 - 10:25, Michael J. Needleman*

1. Reading the Insuring Agreements
2. Bodily Injury and Property Damage Liability Coverage
3. Personal and Advertising Injury Coverage
4. Medical Payments Coverage
5. Policy Limits

■ **Defining "Occurrence"; When is Coverage Triggered?**

*10:40 - 11:20, Mitchell H. Kizner*

1. Claims-Made vs. Occurrence Policies
2. What Constitutes an "Occurrence"
3. Case Law You Need to Know
4. When Does the Occurrence Occur?
5. Number of Occurrences

■ **Exclusions and Exceptions in CGL Policies**

*11:20 - 12:00, Mitchell H. Kizner*

1. Usual vs. Atypical Exclusions
2. Coverage A Exclusions
3. Coverage B Exclusions
4. Endorsements That Limit Coverage

■ **Duties Owed: The Duty to Defend, Conditions and Notice**

*1:00 - 1:45, Michael J. Needleman*

1. A CGL Carrier's Duty to Defend
2. Duty to Defend vs. Duty to Indemnify
3. Understanding Conditions
4. Timing of Notice: When May it Void Coverage?
5. Cooperation and Misrepresentations Issues

■ **Common Coverage Issues**

*1:45 - 2:30, Jeffrey P. Resnick*

1. Top Claims and Reasons for Denials of Coverage
2. Frequently-Disputed Provisions: Key Case Law
3. The Reservation of Rights Letter
4. Broker and Agent Liability
5. Emerging Issues in CGL Coverage

■ **When Multiple Policies Are Triggered**

*2:45 - 3:30, Charles E. Woolson Jr.*

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1. Relationship Between Primary and Excess Coverages
2. Understanding the "Other" Insurance Clause
3. Allocation of Defense and Indemnity Expenditures

■ **Legal Ethics**

*3:30 - 4:30, Mitchell H. Kizner*

1. Tripartite Relationship
2. Insured's Right to Select Counsel
3. Attorneys' Fees
4. Preserving Confidentiality

**Credits**

This program has been approved for 6 PA/7.2 NJ CLE credits.

**ATTORNEYS MENTIONED**

Mitchell Kizner