
Commercial General Liability (CGL) Policy: The Complete Guide

December 1, 2017

National Business Institute

Please click here for information and to register.

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

Continued

■ **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.

Continued

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