



4D Group

Employers & Public Liability

Who would benefit?

This workshop is designed to enhance and consolidate delegates' knowledge of Employers Liability and Public Liability insurance through a series of case studies and exercises.

Objective

On completion of the workshop delegates will be able to:

- Describe the ways in which a liability can arise in the U.K.
- Outline the purpose of awarding damages and the considerations made to quantify them
- Outline how changes in Health & Safety legislation may impact Employers Liability and Public Liability exposure
- Describe the key factors currently impacting legal costs and damages in the U.K. in 2010
- Explain why clients' require Employers Liability and Public Liability policy coverage
- Explain the cover provided by an Employers Liability policy
- Explain the cover provided by a Public Liability Policy
- Outline the main extensions and exclusions under both an Employers and Public Liability policies
- Apply the terms and conditions of a Public Liability policy to simple claims
- Explain how Employers and Public Liability coverage dovetail with other liability coverages including Products Liability, JCT 6.5.1 Directors & Officers Liability and Professional Indemnity
- Describe the key underwriting considerations for Employers & Public Liability policies
- Outline what factors should be taken in to consideration when advising on Employers and Public Liability policy limits
- Describe the claims process for Employers and Public Liability risks including reference to the Civil Procedure Rules
- Explain the key factors impacting the current U.K. Liability insurance market in 2010

Content

- **The law**
 - Negligence
 - Nuisance
 - Breach Of Statutory Duty
 - Strict Liability
 - Health & Safety Legislation
 - Contract
 - How damages are set
 - Limitation
 - Corporate Manslaughter and Corporate Homicide Act 2007
 - The Environmental Damage (Prevention and Remediation) Regulations 2009
- **Policy Coverage**
 - Operative Clause



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- Costs in Addition v Costs Inclusive
- Limits
- Trigger
- Policy Extensions
- Policy Exclusions
- How Employers Liability and Public Liability dovetails with other coverages

- **Underwriting & Limit Considerations**
 - Underwriting information required
 - Common injuries and diseases
 - Impact of latency on Employers Liability and Public Liability claims
 - Which trades have high Employers Liability and Public Liability exposures and why
 - Broking Employers and Public Liability risks

- **Claims**
 - How Employers and Public Liability claims are handled
 - Civil Procedure Rules
 - Dispute Resolution Procedures
 - The Jackson Review

Duration

One day