



4D Group

Liability Insurances Foundation

Who would benefit?

Underwriters, brokers and claims handlers who are new to Liability insurance.

Objective

On completion of the course, delegates will be able to :

- Provide a clear explanation of how legal liability arises under civil law
- Identify what types of claim are covered under Public/General, Products Liability U.K. Employers Liability, Professional Indemnity, Directors and Officer Liability Environmental Impairment Liability and Employment Practices Liability policies.
- Describe the key policy terms found in most liability policies.
- Compare and contrast liability and property claims handling

Content

- The Legal Framework and How Legal Liabilities Arise
 - Criminal v Civil Law
 - Common Law v Civil Law Legal Systems
 - Tort
 - Negligence
 - Nuisance
 - Trespass
 - Breach of Statutory Duty
 - Strict Liability
 - Breach of Confidence
 - Breach of Privacy
 - Breach of Fiduciary Duty
 - Defamation
 - Intellectual Property
 - Contract
 - International differences
 - Special v General Damages
 - Compensatory v Punitive Damages
 - Examples of civil litigation process in different jurisdictions
- What Non-Marine Liability Policies Are They And What Do They Cover
 - U.K. Employers Liability
 - Public/General Liability
 - Products Liability
 - Professional Liability
 - Directors & Officers Liability
 - Employment Practices Liability
 - Environmental Impairment Liability
 - Cyber Liability
 - Motor/Auto Liability
 - Other
- Liability Policy Terms
 - Triggers - Losses caused, losses occurring, and claims made
 - Policy Limits and Excesses



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- Each and every claim v Aggregate
- “Costs in Addition” v “Costs Inclusive”
- Bodily Injury and Disease v Property Damage v Financial Loss
- Common exclusions and conditions
- Excess layers

- Underwriting Issues
 - Underwriting information
 - Impact of the “tail”

- Claims Process
 - Liability claims process v Property claims process
 - Role of defence counsel
 - Duties of insured and Insurer
 - Reserving

Duration

One day

Pre-requisites

None.