



4D Group

## Public/General & Products Liability Insurance Introduction

### (and U.K. Employers)

#### Who would benefit?

Underwriters and brokers who are new to Public/General & Products Liability insurance and U.K. Employers Liability insurance.

#### Objective

On completion of the workshop delegates will be able to:

- Describe the types of claim covered under Public/General, Products Liability and U.K. Employers Liability policies.
- Explain the most common source and cause of claims under the policies
- Explain the key elements of Public/General, Products and U.K. Employers Liability policy coverage
- Outline the main extensions and exclusions under both an General/Public Liability and Products Liability policies
- Apply the terms and conditions of a General/Public and Products Liability policies to simple claims
- Explain how Public/General and Products Liability coverage dovetail with other liability coverages
- Outline the key underwriting considerations
- Describe the claims process for Employers Liability, General Liability and Products Liability claims

#### Content

##### The Legal Framework and How Legal Liabilities Arise

- Common types of claim
- Bodily Injury & Disease v Property Damage v Financial Loss
- Criminal v Civil Law
- Common Law v Civil Law Legal Systems
- Common sources of liability
  - Negligence
  - Nuisance
  - Breach of Statutory Duty
  - Strict Liability
  - Contract
- International differences
- Special v General Damages
- Compensatory v Punitive Damages
- How claims are litigated

##### Policy Coverage

- U.K. Employers Liability

- Public/General Liability
- Products Liability
- Each and Every Claim v Aggregate Limits
- “Costs in Addition” v “Costs Inclusive”
- Triggers Causation v Losses Occurring v Claims Made
- Common policy extension and exclusions
- Applying Policy to simple claims
- Excess layers

##### Underwriting Issues

- Underwriting requirements
- Impact of the “tail”

##### Claims Process

- The claims process
- Common claims issues on Public/General Liability and Products Liability policies
- Role of defence counsel
- Duties of insured and Insurer
- Reserving

#### Duration

One day

#### Pre-requisites

A basic understanding of commercial liability insurance is helpful but not essential