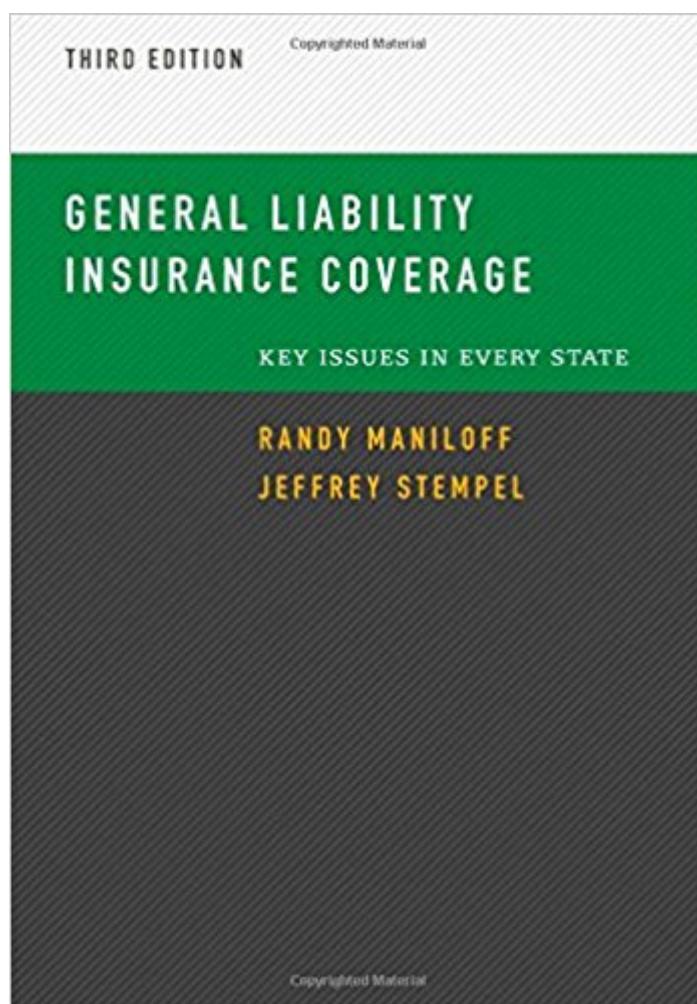


The book was found

General Liability Insurance Coverage: Key Issues In Every State



Synopsis

Those involved with general (and professional) liability insurance claims, such as insurance company claims professionals, coverage counsel, risk managers and brokers all respond to a new claim scenario with the same three words: Is it covered? [That may also be the last time that they agree on anything.] It's just three words -- but the answer can be vexing. Despite the relative uniformity of general liability policies, states can differ widely in their interpretation and application of them. So the answer to the "Is it covered?" question can depend a great deal on whether the case arises on one side of the street (or river or mountain) or another. General liability issues usually involve one or more rules, or schools of thought, that govern their resolution. The task for courts is often to identify and examine these various rules and decide which to apply to the claim before it. "General Liability Insurance Coverage -- Key Issues in Every State" sets forth the rules that have been adopted by all 50 states, and the District of Columbia, for 21 important and commonly occurring general liability insurance coverage issues. And about half the issues are just as relevant for professional liability claims scenarios. 50 State Surveys on insurance coverage issues are inherently limited. "Key Issues" understands this and seeks to provide as much relevant information as possible to maximize their usefulness. To the extent possible, "Key Issues" sets out the aspects of cases (e.g., facts and/or policy language) that were at issue in the court's decision. This enables the reader to compare the cases in the book, to his or her claim at hand, and come away with an understanding of how the issue may be resolved by a court. Although "Key Issues" is aimed at attorneys and insurance professionals with some degree of experience, it is accessible to entry-level readers as well. Chapter 1 provides an overview of the CGL policy. Each chapter after that contains an overview of the nature, background, development, and competing schools of thought concerning a key issue followed by a comprehensive state-by-state summary of relevant law, including the latest cases and developments.

Table of Contents

- Commercial General Liability Insurance
- "An Overview"
- Choice of Law for Coverage Disputes
- Late Notice Defense Under "Occurrence" Policies
- Is Prejudice to the Insurer Required?
- Coverage for Pre-Tender Defense Costs
- Duty to Defend Standard: "Four Corners" or Extrinsic Evidence?
- Insured's Right to Independent Counsel
- Insurer's Right to Reimbursement of Defense Costs
- Prevailing Insured's Right to Recover Attorney's Fees in Coverage Litigation
- Number of Occurrences
- Coverage for Innocent Co-Insureds: "Any Insured vs. The Insured"
- and the Severability of Interests Clause
- Is Emotional Injury a "Bodily Injury"?
- Is Faulty Workmanship an "Occurrence"?
- Permissible Scope of Indemnification in Construction Contracts
- Qualified Pollution Exclusion
- Absolute Pollution Exclusion
- Trigger of Coverage for Latent Injury and Damage

Claims Trigger of Coverage for Construction Defects and Non-Latent Injury and Damage Claims
Allocation of Latent Injury and Damage Claims Coverage For Privacy Claims and Cyber Risks
Insurability of Punitive Damages First- and Third-Party Bad Faith Standards The Reasonable
Expectations Approach to Insurance

Book Information

Paperback: 800 pages

Publisher: CreateSpace Independent Publishing Platform; Third edition (February 24, 2015)

Language: English

ISBN-10: 1506140203

ISBN-13: 978-1506140209

Product Dimensions: 6.7 x 1.8 x 9.6 inches

Shipping Weight: 3.4 pounds (View shipping rates and policies)

Average Customer Review: 4.8 out of 5 stars 7 customer reviews

Best Sellers Rank: #944,958 in Books (See Top 100 in Books) #22 in Books > Business & Money > Insurance > Liability #6430 in Books > Textbooks > Reference #9308 in Books > Textbooks > Law

Customer Reviews

"Drawing on decades of experience and thousands of precedent setting cases across all 50 states, Maniloff and Stempel have assembled the most comprehensive claims coverage reference guide in existence. Every claims professional, underwriter, attorney, broker and insurance regulator should keep a copy of this book at their fingertips." --Robert P. Hartwig, Ph.D., CPCU President, Insurance Information Institute "I have a prominent place in my office for the new and thorough insurance treatise by Randy Maniloff and Jeffrey Stempel. They provide a comprehensive base of insurance law against which to assess the availability of insurance coverage for many current liability exposures. Eminently readable and up to date, this new entrant into the arena of insurance treatises quickly has moved to the top of my list of insurance resources." --Jerold Oshinsky Partner, Jenner & Block LLP "As someone who answers several thousand coverage questions annually f --This text refers to an out of print or unavailable edition of this title.

Randy J. Maniloff is an attorney at White and Williams, LLP in Philadelphia. He concentrates his practice in the representation of insurers in coverage disputes under a host of policies. Mr. Maniloff publishes Coverage Opinions, an electronic newsletter that addresses recent insurance coverage

developments and features interviews with leading figures in the legal and risk field. For the past fourteen years, he has published a year-end article that addresses the ten most significant insurance coverage decisions of that year. He has been quoted on insurance coverage topics by such media as The Wall Street Journal, The New York Times, USA Today, Dow Jones Newswires and Associated Press. Jeffrey W. Stempel, the Doris S. & Theodore B. Lee Professor of Law, teaches legal ethics, civil procedure, insurance, and contracts at the William S. Boyd School of Law, University of Nevada Las Vegas. He is the author or co-author of many law journal articles and six previous books, including *Principles of Insurance Law* (4th ed. 2011) and *Stempel on Insurance Contracts* (3d ed. 2006). Prior to joining the UNLV law faculty in 1999, he taught at Florida State University College of Law and Brooklyn Law School and has been a practicing attorney and judicial clerk.

For coverage geeks, this is a must have book. Randy Maniloff with White & Williams has a passion for General Liability Insurance Coverage and writes in a way that makes dry information readable. [He is also a stand up comedian]. Every technical claims professional that I know who loves coverage has purchased a copy. I keep mine in my desk drawer and refer to it frequently. I also recommended the manager of my region purchase a couple of copies for the offices. The book covers the most frequently asked coverage questions for all 50 states.

I second the comments of the prior reviewer. I have used all three books as they have been issued and refer to this reference book several times a week. Well organized and thorough and a terrific resource. Highly recommend.

Great book. Outdated now but I wanted to go through this one before I had to fork out a \$100 for the newest edition. Hopefully by the time I've read through my states coverages, the price will have dropped on the latest edition, but a great book to have handy if your serious about the insurance industry.

The holy grail for coverage attorneys.

Easy to read

A must have desk reference for every insurance coverage lawyer.

There are very few reference books that I literally keep at my fingertips, even fewer that I reference on at least a weekly basis. General Liability Insurance Coverage: Key Issues in Every State is one of them. The issues addressed in this book are of the type that come up repeatedly and there is no other tool in the marketplace I'm aware of that is as broad, inclusive, and detailed. **HIGHLY RECOMMENDED.**

[Download to continue reading...](#)

General Liability Insurance Coverage: Key Issues In Every State INSURANCE: The Ultimate How-To Guide on Deciding What Insurance Is Right for You (Insurance, Insurance policies, AIG story, Risk Management, Coverage, Life insurance, Book 1) AUTO INSURANCE: A Business Guide On How To Save Money On Car Insurance (Home insurance, car insurance, health insurance) Life Insurance Made Easy: A Quick Guide - Whole Life Insurance Policy and Term Life Insurance Coverage Questions Answered The Floridas: The Sunshine State * The Alligator State * The Everglade State * The Orange State * The Flower State * The Peninsula State * The Gulf State Insurance: Best Practical Guide for Risk Management, Property, Liability , Life and Health with Concepts and Coverage (Personal Finance Book 1) Insurance: Best Practical Guide for Risk Management, Property, Liability , Life and Health with Concepts and Coverage. Insurance: Concepts & Coverage: Property, Liability, Life, Health and Risk Management Car insurance book: A Complete Guide to Car insurance (Auto insurance book, Understanding your car insurance) Commercial General Liability Coverage Guide (Commercial Lines) Commercial General Liability Coverage Guide, 11th Edition Commercial General Liability Coverage Guide, 10th Edition (Commercial Lines Series) Car Insurance 101: How Much Coverage Do You Really Need?: The Consumer's Guide To Auto Insurance and Exclusive Discounts How Insurance Works: An Introduction to Property and Liability Insurance Insurance: From Underwriting to Derivatives: Asset Liability Management in Insurance Companies Insurance: From Underwriting to Derivatives: Asset Liability Management in Insurance Companies (Wiley Finance) Directors' and Officers' Liability Insurance (Lloyd's Insurance Law Library) Nora Roberts Key Trilogy CD Collection: Key of Light, Key of Knowledge, Key of Valor Ace General Chemistry I and II (The EASY Guide to Ace General Chemistry I and II): General Chemistry Study Guide, General Chemistry Review Standard Catalog of World Paper Money, General Issues, 1368-1960 (Standard Catalog of World Paper Money Vol 2: General Issues)

[Contact Us](#)

DMCA

Privacy

FAQ & Help