



INTRODUCTION TO GENERAL LIABILITY INSURANCE

Course Description

This course will provide a comprehensive introduction to the legal liabilities which give rise to claims under Employers Liability, Public Liability and Products Liability policies; a detailed analysis of the cover provided; and an examination of a number of the specific risk factors involved in these classes.

Target Audience

The course is suitable for both underwriting and broker staff, whether placing or claims. The course assumes no prior knowledge of Liability business.

Course Objectives

On completion of the course delegates will be able to:

- Provide a clear explanation of how legal liability arises
- Understand the extent of cover provided under Employers Liability and Public and Products Liability policies
- Understand some of the issues which are involved in assessing liability risks
- Understand the basic issues involved in risk management

Course Format

The course will be run as an interactive presentation, discussion, and a number of case studies.

Course Content

An Analysis of Policy Cover and Examples of Claims

- Policy Triggers: Caused, Occurring, and Claims Made
- The meaning of “accidental”
- Definition of Bodily Injury and Disease
- Exclusions and Conditions
- Policy Limits and Excesses
- “Event”, “Occurrence”, “Original Cause” and the number of claims
- Warranties
- Environmental Liability Cover under General Liability Policies

The Relationship with Other Forms of Liability Covers

- Gaps and overlaps

Risk Evaluation and Assessment

- The Proposal Form and Information required
- Impact of the “Tail”
- Triangulations - IBNR and IBNER

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The Legal Framework and How Insured Legal Liabilities Arise

- The law and legal system of England and Wales
- Law of Tort
- Law of Contract
- Statutes
- Strict Liabilities
- Vicarious Liability

Risk Management Issues

Emerging Risks

Presented by **Tony Gregory BA(Hons) Dip Mgmt FCII RPLU**

Tony Gregory is Managing Director of Insurance Market Conferences. He had many years experience in the London Market, underwriting Liability and Professional Indemnity business, before establishing IMC. He is a Fellow of the Chartered Insurance Institute and a Vice-President of the Insurance Institute of London. He holds the Registered Professional Liability Underwriter designation of the Professional Liability Underwriting Society (US). He holds a Postgraduate Certificate in Laws. He was the leader of the Insurance Institute of London's Research Groups on *Professional Indemnity Insurance* (First Edition) and of *Liability and Accident Compensation*. He was a founder member of the Liability Underwriters Group. He lectures and provides training in a range of insurance topics in the London Market and worldwide and for academic institutions including the University of Cardiff, the University of Bath and Florida State University.

Duration 1 day

Date **20 March 2018**

Time 9.30 am – 5.00 pm

Venue London Novotel Tower Bridge, EC3N 2NR

Fee **£195.00 + VAT** (including refreshments and buffet lunch)

In-House Fee **£950.00 +VAT** for up to 12 delegates

Bookings To reserve a place on this course please contact Tony Gregory
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