



Introduction to Liability Insurance

Course Description

The 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:

- Understand how legal liabilities arise
- 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 with discussion and case studies.

Course Content

The Purpose of Liability Insurance

- Liability of the Insured to the third parties
- Liability of the Insurer to the Insured

An Introduction to the legal framework and how legal liabilities arise

- The legal system of England and Wales
- Tort
- Contract
- Statute

An Outline of Policy Cover

- Employers Liability
- Public Liability
- Products Liability

A More Detailed Review of Coverage

- Policy Triggers - Losses caused, losses occurring, and claims made
- Policy Limits and Excesses - Event, accident, occurrence
- Bodily Injury and Disease
- Conditions and Exclusions
- Cover for environmental liabilities

Assessing Liability Risks

- The Proposal Form and Information required
- Premises risks
- Work away from premises
- Long tail exposures
- Environmental Liabilities
- IBNR and IBNER

Risk Management Issues

Trainer 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 was the leader of the Insurance Institute of London's Research Groups on *Professional Indemnity Insurance* (First Edition) and of *Liability and Accident Compensation*.

Duration 1 day

Date **3rd October 2012**

Time 9.30 am - 5.00 pm

Venue Novotel London Tower Bridge, 10 Pepys Street, London EC3N 2NR

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

Bookings To reserve a place on this course telephone: 07712 482 212 or
Email: tony.gregory@imc-seminars.com