



## **INTERMEDIATE LIABILITY INSURANCE**

### **Course Description**

This course will provide delegates with a detailed knowledge of Liability Policy wordings, including current case law relating to interpretation; detail and trends in the law relating to insured liabilities; emerging risks; how various forms of Liability covers interact; and current issues relating to claims handling.

### **Target Audience**

This course will be of interest to anyone with a working knowledge of Liability business and who wishes to enhance that knowledge and learn of some of the latest legal developments and the impact of emerging risks.

### **Course Objectives**

On completion of the course delegates will:

- be aware of the legal interpretation, including recent litigation, of Policy Wordings.
- understand how recent changes in UK litigation and law reform may impact liability risks
- have an understanding of the case law and trends relating to insured liability risks
- understand the coverage provided by Professional Indemnity, Directors and Officers Liability Products Guarantee, Product Recall and Product Tamper policies and how they interact
- understand the key underwriting and broking considerations for liability insurance including emerging risks
- Be familiar with the liability claims handling process and the relevant aspects of the civil procedure rules

### **Course Format**

The course will be in the form of an interactive workshop with presentations, exercises and case studies.

### **Course Content**

#### **How Liability Arises**

- Recent Legal Developments and Trends
- Health and Safety legislation
- Sale of Goods
- Unfair Contract Terms
- How damages are calculated
- Law Reform

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2 The Old Vicarage, Manor Road, Goring, Oxfordshire RG8 9DR  
07712 482 212    tony.gregory@imc-seminars.com    www.imc-seminars.com

## **Employers Liability, Public Liability and Products Liability**

- Policy triggers and recent litigation
- Policy coverage including recent case law
- Principal exclusions and extensions
- Financial loss cover
- Excess of Loss and Umbrella Covers

## **A Brief Summary of Specialist Liability Covers**

- Professional indemnity
- Directors and Officers
- Environmental Impairment
- Product Guarantee/Recall
- Product Tamper

## **How do Liability Policies interact (or Not)**

### **Risk Assessment**

- Pricing
- Burning cost pricing
- Emerging Risks

### **Claims**

- The Civil Procedures Rules
- Ogden Tables
- ADR
- Rehabilitation

### **Current Issues**

- Government initiatives
- Current case law
- Relevant changes in European and UK law
- Market update

## **Trainer            Tony Gregory BA(Hons) Dip Mgmt FCII**

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*.

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**Duration** 1 day

**Date** 1<sup>st</sup> May 2012

**Time** 9.30 am - 5.00 pm

**Venue** London EC3

**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](mailto:tony.gregory@imc-seminars.com)