



## **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:

- 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 with discussion and a case study.

### **Course Content**

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

- The Courts of England and Wales
- Tort
- Contract
- Statute

#### **An Outline of Policy Cover**

- Employers Liability
- Public Liability
- Products Liability
- The relationship with other forms of liability covers

#### **A More Detailed Review of Coverage**

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

## **Underwriting Issues**

- The Proposal Form and Information required
- Impact of the “tail”
- Environmental Liabilities
- I.B.N.R and I.B.N.E.R

## **Risk Management Issues**

### **A Case Study Emphasizing a Number of Issues Raised During the Course**

#### **Trainer        Neil Park    MA MBA FCII**

Neil Park is a business trainer and consultant working inside and outside of the insurance and risk management industry. He spent seventeen years managing major client relationships and leading broking teams in the London and North American insurance markets. Whilst in North America he coordinated the Professional Indemnity programmes of a Big 4 accountancy firm. In the U.K. he advised large U.K. multinationals on their risk financing and risk management requirements specialising particularly in the engineering, retail, telecommunications and construction industries. He advised on all major non-marine classes of insurance including Property Damage/Business Interruption and Liabilities (including Directors and Officers and Professional Indemnity). He also assumed a project leadership role managing various projects including company conferences, the establishment of a captive consultancy service line and led the project which embedded project management disciplines throughout the broking operation.

**Duration**        1 day

**Date**             5<sup>th</sup> October 2010

**Time**             9.30 am - 5.00 pm

**Venue**            IMC Training Rooms, 16 St Clare Street, London EC3N 1LQ

**Fee**                £245.00 +VAT (including refreshments and buffet lunch)

**Bookings**        To reserve a place on this course please contact Tony Gregory  
Telephone: 020 7481 9070 or email: [tony.gregory@imc-seminars.com](mailto:tony.gregory@imc-seminars.com)