



## **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 case studies.

### **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**

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

## **Risk Factors**

- 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**

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

Tony Gregory is Managing Director of IMC Events Ltd. 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**            **30<sup>th</sup> July 2013**

**Time**            9.30 am - 5.00 pm

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

**In-House Fee** **£750.00 +VAT** for up to 12 delegates

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