Liability Insurances Foundation

Who would benefit?

Underwriters, brokers and claims handlers who are new to Liability insurance.

Objective

On completion of the course, delegates will be able to :

- Provide a clear explanation of how legal liability arises under civil law
- Identify what types of claim are covered under Public/General, Products Liability U.K. Employers Liability, Professional Indemnity, Directors and Officer Liability Environmental Impairment Liability and Employment Practices Liability policies.
- Describe the key policy terms found in most liability policies.
- Compare and contrast liability and property claims handling

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Content

- The Legal Framework and How Legal Liabilities Arise
  - Criminal v Civil Law
  - Common Law v Civil Law Legal Systems
  - Tort
    - Negligence
    - Nuisance
    - Trespass
    - Breach of Statutory Duty
    - Strict Liability
    - Breach of Confidence
    - Breach of Privacy
    - Breach of Fiduciary Duty
    - Defamation
    - Intellectual Property
  - Contract
  - International differences
  - Special v General Damages
  - Compensatory v Punitive Damages
  - Examples of civil litigation process in different jurisdictions

- What Non-Marine Liability Policies Are They And What Do They Cover
  - U.K. Employers Liability
  - Public/General Liability
  - Products Liability
  - Professional Liability
  - Directors & Officers Liability
  - Employment Practices Liability
  - Environmental Impairment Liability
  - Cyber Liability
  - Motor/Auto Liability
  - Other

- Liability Policy Terms
  - Triggers - Losses caused, losses occurring, and claims made
  - Policy Limits and Excesses

- Each and every claim v Aggregate
- "Costs in Addition" v "Costs Inclusive"
- Bodily Injury and Disease v Property Damage v Financial Loss
- Common exclusions and conditions
- Excess layers

- Underwriting Issues
  - Underwriting information
  - Impact of the "tail"

- Claims Process
  - Liability claims process v Property claims process
  - Role of defence counsel
  - Duties of insured and Insurer
  - Reserving

Duration

One day

Pre-requisites

None.