



## Employers and Public Liability

### Who would benefit?

This workshop is designed to enhance and consolidate delegates' knowledge of Employers Liability and Public Liability insurance through a series of case studies and exercises.

### Objective

On completion of the workshop delegates will be able to:

- Describe the ways in which a liability can arise in the U.K.
- Outline the purpose of awarding damages and the considerations made to quantify them
- Outline how changes in Health & Safety legislation may impact Employers Liability and Public Liability exposure
- Describe the key factors currently impacting legal costs and damages in the U.K. in 2010
- Explain why clients' require Employers Liability and Public Liability policy coverage
- Explain the cover provided by an Employers Liability policy
- Explain the cover provided by a Public Liability Policy
- Outline the main extensions and exclusions under both an Employers and Public Liability policies
- Apply the terms and conditions of a Public Liability policy to simple claims
- Explain how Employers and Public Liability coverage dovetail with other liability coverages including Products Liability, JCT 6.5.1 Directors & Officers Liability and Professional Indemnity
- Describe the key underwriting considerations for Employers & Public Liability policies
- Outline what factors should be taken in to consideration when advising on Employers and Public Liability policy limits
- Describe the claims process for Employers and Public Liability risks including reference to the Civil Procedure Rules
- Explain the key factors impacting the current U.K. Liability insurance market in 2010

### Content

- **The law**
  - Negligence
  - Nuisance
  - Breach Of Statutory Duty
  - Strict Liability
  - Health & Safety Legislation
  - Contract
  - How damages are set
  - Limitation
  - Corporate Manslaughter and Corporate Homicide At 2007
  - The Environmental Damage (Prevention and Remediation) Regulations 2009
- **Policy Coverage**
  - Operative Clause
  - Costs in Addition v Costs Inclusive
  - Limits
  - Trigger



4D Training

- Policy Extensions
- Policy Exclusions
- How Employers Liability and Public Liability dovetails with other coverages
  
- **Underwriting & Limit Considerations**
  - Underwriting information required
  - Common injuries and diseases
  - Impact of latency on Employers Liability and Public Liability claims
  - Which trades have high Employers Liability and Public Liability exposures and why
  - Broking Employers and Public Liability risks
  
- **Claims**
  - How Employers and Public Liability claims are handled
  - Civil Procedure Rules
  - Dispute Resolution Procedures
  - The Jackson Review

### **Duration**

One day