



4D Training

## Lunch 'n Learn Insurance Topics

Any topic(s) can be delivered at the best time of day to meet your operational needs

### Selling Directors & Officers Liability policies (2hrs)

- Policy benefits
- Matching products to needs
- What limits should clients buy

An understanding of commercial liability insurance is helpful but not essential

### Directors & Officers Liability Coverage (2hrs)

- Benefits
- Key features
- Which extensions and exclusions are most important and why
- Dovetailing coverage with other liability policies
- Directors & Officers Liability v Private Company Management Liability

An understanding of commercial liability insurance is helpful but not essential

### Directors' Duties & Liabilities (2hrs)

- Who are "directors" and "officers"
- Their roles and responsibilities
- Who sues?
- Tortious, fiduciary and statutory duties
- Claim examples

An understanding of commercial liability insurance is helpful but not essential

### Employers & Public Liability: The Law (2hrs)

- Negligence
- Nuisance
- Breach Of Statutory Duty
- Strict Liability
- Health & Safety Legislation
- Contract
- How damages are set
- Limitation
- Corporate Manslaughter and Corporate Homicide Act 2007
- The Environmental Damage (Prevention and Remediation) Regulations 2009

An understanding of commercial liability insurance is helpful but not essential

### Employers & Public Liability: Policy Coverage (2hrs)

- Operative Clause
- Costs in Addition v Costs Inclusive
- Limits
- Trigger
- Policy Extensions
- Policy Exclusions
- How Employers Liability and Public Liability dovetails with other coverages

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## **Lunch 'n Learn Insurance Topics**

### **Employers & Public Liability: Underwriting & Limit Considerations (2hrs)**

- 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

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### **Employers & Public Liability: Claims (2hrs)**

- How Employers and Public Liability claims are handled
- Civil Procedure Rules
- Dispute Resolution Procedures
- The Jackson Review

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### **Employment Practices Liabilities (2hrs)**

- Impact of Employment Legislation
- Equalities Act 2010
- How employment tribunals work
- How liabilities differ internationally e.g. UK v US
- How exposures are changing
- Claim examples

An understanding of commercial liability insurance is helpful but not essential

### **Employments Practices Liability Coverage (2hrs)**

- Benefits
- Key features
- Which extensions and exclusions are most important and why
- Dovetailing coverage with other liability policies
- Employment Practices Liability v Directors & Officers Liability
- Employment Practices Liability v Legal Expenses

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### **Employment Practices Liability Underwriting & Risk Management (2hrs)**

- Information required
- Key aspects or risk management

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