



4D Training

Public/General & Products Liability Insurance Intermediate (and U.K. Employers Liability)

Who would benefit?

Underwriters or brokers who wish to deepen and broaden their understanding of this class of insurance.

Objective

On completion of the workshop delegates will be able to:

- Describe the impact of recent legal developments and case law on liability exposures
- Outline how commercial contracts can impact liability exposure and claims
- Compare and contrast important clauses in liability policy wordings
- Identify areas where potential policy interpretation disputes can arise
- Describe the coverage given in respect of “pure” economic loss
- Outline some of the emerging risks which may impact the liability market
- Outline key issues which impact the handling of Employers Liability, Public/General Liability and Products Liability claims

Content

- Legal Developments
 - Recent case law
 - Recent legislation
 - Changes in the litigation process
 - Emerging liabilities
- Policy Coverage Issues
 - U.K. Employers Liability
 - Workers Compensation How It Differs
 - Public/General Liability
 - Products Liability
 - Trigger litigation
 - Financial Loss and Inefficacy
 - Product Recall
 - Warranties and special conditions
 - Recent coverage disputes
 - How liability policies dovetail
- Underwriting Issues
 - Underwriting different trades
 - Claims triangulations
- Claims Process
 - Changes in litigation systems
 - Common policy disputes
 - Claims conditions

Duration

One day

Pre-requisites

A basic understanding of General and Products Liability (and UK Employers Liability) insurances