

# Table of Contents

<b>Introduction</b> .....	<b>xiii</b>
<b>Chapter 1: Coverage A—Bodily Injury and Property</b>	
<b>Damage Liability</b> .....	<b>1</b>
Insuring Agreement.....	1
Supplementary Payments.....	16
Exclusions.....	21
<b>Chapter 2: Coverage B—Personal and Advertising</b>	
<b>Injury Liability</b> .....	<b>91</b>
Insuring Agreement.....	91
Exclusions.....	100
<b>Chapter 3: Coverage C—Medical Payments</b> .....	<b>111</b>
Insuring Agreement.....	111
Exclusions.....	112
<b>Chapter 4: Managing the Claims-Made Trigger</b> .....	<b>117</b>
Reasons for Claims-Made Trigger.....	117
Occurrence Trigger Provisions.....	119
Montrose Provision.....	120
Claims-Made Provisions.....	122
Retroactive Date.....	123
Extended Reporting Periods.....	124
Considerations in Issuing Claims-Made Policies.....	129
<b>Chapter 5: General Provisions</b> .....	<b>135</b>
Who is an Insured.....	135
Limits of Insurance.....	147
Conditions.....	152
<b>Chapter 6: CGL Endorsements and Miscellaneous</b>	
<b>Coverage Forms</b> .....	<b>167</b>
Deductible Endorsements.....	167
Additional Coverage Endorsements.....	168
Additional Insured Endorsements.....	171
Exclusions Endorsements.....	194
Terrorism Endorsement Options.....	211
Endorsements for Certain Types of Risks.....	217
Coverage Amendment Endorsements.....	250
Amendment of Limits Endorsements.....	262
Claims-Made Endorsements.....	263

Other Endorsements.....	264
Miscellaneous Coverage Forms.....	266
Professional Services Exclusion Endorsements .....	270
<b>Chapter 7: Commercial Umbrella Liability Insurance.....</b>	<b>275</b>
General Features .....	275
Specific Features.....	277
Umbrella Coverage Issues .....	278
<b>Chapter 8: Commercial Liability Umbrella Policy .....</b>	<b>281</b>
Coverage A—Bodily Injury and Property Damage Liability.....	281
Coverage A Exclusions.....	284
Coverage B—Personal and Advertising Injury Liability .....	296
Coverage B Exclusions.....	298
Supplementary Payments—Coverages A and B.....	304
Section II—Who Is an Insured.....	306
Section III—Limits of Insurance.....	311
Section IV—Conditions.....	312
Section V—Definitions.....	319
Endorsements.....	329
<b>Chapter 9: Commercial Excess Liability Coverage Form.....</b>	<b>337</b>
Section I—Coverages .....	337
Section II—Limits of Insurance .....	341
Section III—Conditions.....	343
Section IV—Definitions .....	350
<b>Chapter 10: Businessowners Liability Compared with CGL Coverage.....</b>	<b>353</b>
Business Liability Coverage .....	353
<b>Chapter 11: Issues in Commercial General Liability Insurance .....</b>	<b>367</b>
The Pollution Exclusion.....	367
Care, Custody, or Control Exclusion.....	375
“Your Product” and “Your Work” Exclusions.....	384
Expected or Intended .....	395
Occurrence .....	403
Additional Insureds .....	415
Property Damage .....	425
Professional Liability and General Liability Insurance.....	433
The Continuous Injury Trigger and Progressive Injury Exclusions.....	442
Separation of Insureds .....	447
The Impaired Property Exclusion of Liability Policies.....	452
Blanket Additional Insureds .....	458

<b>Chapter 12: Court Cases of Interest</b> .....	<b>461</b>
Duty to Defend .....	461
Occurrence .....	463
Exclusions .....	466
Personal and Advertising .....	473
Additional Insured and Additional Insurance .....	475
Classification of Worker .....	477
Bad Faith and Collusion .....	477
Ongoing Operations Provision.....	478
Continuous Trigger Theory.....	478
Loss of Use .....	479
“Other Insurance” Violation of Public Policy .....	479
Malicious Prosecution.....	479
Professional Services .....	479
General Aggregate .....	480
Cyber Coverage .....	480
Car Wash Damages .....	481
Limited Liability Company Coverage .....	483
Request for Reimbursement of Defense Cost .....	484
<b>Appendices</b> .....	<b>487</b>
<b>Appendix A</b> .....	<b>489</b>
GL Policy Jacket Provisions .....	489
1973 Comprehensive General Liability Form .....	491
Broad Form Comprehensive General Liability Endorsement .....	495
<b>Appendix B</b> .....	<b>499</b>
Commercial General Liability Coverage Form—CG 00 01 12 07 .....	499
Commercial General Liability Coverage Form—CG 00 02 12 07 .....	515
<b>Appendix C</b> .....	<b>533</b>
Commercial General Liability Coverage Form—CG 00 01 04 13 .....	533
Commercial General Liability Coverage Form—CG 00 02 04 13 .....	549
<b>Appendix D</b> .....	<b>567</b>
Commercial General Liability Declarations—CG DS 01 10 01.....	567
<b>Appendix E</b> .....	<b>569</b>
Common Policy Conditions—IL 00 17 11 98.....	569

<b>Appendix F .....</b>	<b>571</b>
Commercial Liability Umbrella Coverage Form—CU 00 01 04 13 .....	571
<b>Appendix G.....</b>	<b>589</b>
Commercial Excess Liability Coverage Form—CX 00 01 04 13.....	589
<b>Appendix H.....</b>	<b>595</b>
Legal Status of Punitive Damages Insurability .....	595
Liquor Liability.....	603
Premises Liability .....	630
Dram Shop Laws .....	635
<b>Appendix I: Checklists—CGL Coverage and Commercial     Umbrella and Excess Liability Coverage.....</b>	<b>649</b>
CGL Coverage Checklist.....	649
Commercial Umbrella and Excess Liability Coverage Checklist .....	660
<b>Index.....</b>	<b>661</b>
<b>Case Law Index.....</b>	<b>667</b>

To access more forms and supplemental material please visit:  
<http://nationalunderwriterpc.nuco.com/booksupplements/cgl12ed/Pages/default.aspx>