

CGL LIGHT

Introduction and welcome

Housekeeping issues

- Breaks
- Sign-ins
- Adherence to FL state requirements for credit hours

Hour 1 – 55 minutes

I. Caution on behalf of FL DOI - Unauthorized entities

II. Purpose of ISO's CGL

1. Financial

a) Judgments

b) Defense costs

(1) Society in general

(2) Geographic legislative/legal environments

2. Responsibility to public

3. Goodwill

4. Fulfilling contractual obligations

B. CGL parts

1. Coverages – The “We will”

2. Exclusions – The “Unless”

3. Conditions – The “As long as”

4. Definitions – The “Meanings that matter for this contract”

Questions

III. CGL's Intro

A. Disclaimer

B. Pronouns

1. “You” and “Your”

2. “We,” “Us” and “Our”

C. The word “insured” and other “”

IV. Coverages

A. Bodily Injury and Property Damage

1. Provisions

a) What the carrier will pay

b) When the carrier's obligation is over

- c) Parameters
- 2. Exclusion highlights
 - a) Contractual
 - b) Liquor
 - c) Aircraft, Auto or Watercraft
 - d) All other
- 3. Fire legal give back

Questions

- B. Personal and Advertising Injury Coverage
 - 1. Provisions – verbiage equivalent to BI/PD
 - 2. Exclusion highlights
 - a) Knowing Violations
 - b) Infringement of Copyright, Patent, Trademark or Trade Secret
 - c) Pollution
 - d) All other
- C. Medical Payments
 - 1. Provisions – scope and limitations
 - 2. Exclusions
 - a) Insured (except volunteers) and Hired Persons
 - b) Normally Occupied premises
 - c) WC, Products, and Coverage A exclusions
 - d) Athletic activities
- D. Supplementary Payments – Coverages A. and B
 - 1. What will be paid w/o conditions
 - 2. And then there are defense costs
 - a) Inside limits or outside
 - b) Obligation cessation

Questions

BREAK

Hour 2 – 55 minutes

- V. Who is an Insured
 - A. Declarations page implications
 - 1. Individual

2. Partnership or joint venture
 3. Limited Liability Company
 4. Organization other than the above
 5. A Trust
- B. And also ...
1. Volunteer workers,
 2. Designated entities
 3. Newly acquired organizations
- C. Caveat

Questions

VI. Limits of Insurance

- A. Dec limits – impact of multiple ...
1. Insureds;
 2. Claims made and suits brought;
 3. Persons or organizations making claims and bringing suits
- B. General Aggregate – included in total:
1. Medical payments
 2. Damages under Coverage A.
 3. Damages under Coverage B.
- C. Products Completed Operations Aggregate
- D. Personal and Advertising Injury Limit
- E. Each Occurrence Limit
- F. Damages to Premises Rented to You
- G. Medical Payments

Questions

VII. Conditions

- A. How the carrier is obligated
1. Bankruptcy
 2. Legal Action
 3. Sharing
 4. Non-renewal
- B. How the insured is obligated
1. Notification
 2. Cooperation

3. Refrain from involvement w/o carrier consent
 4. Representations
 - C. Other/Excess Insurance
 - D. Miscellaneous – but critical -- issues
 1. Separation of Insured
 2. Transfer of Rights of Recovery
- VIII. Definition highlights
- A. Bodily Injury
 - B. Occurrence
 - C. Personal & Advertising Injury
 - D. Products-completed operations hazard
 - E. Property Damage
- IX. Hazard/Exposure Medley
- A. Generic premises exposures
 1. Maintenance
 - a) Owned premises
 - b) Job sites/clients' property
 2. Security
 3. Walking surfaces
 4. Guest access
 5. Business invitee controls
 6. Demonstrations

Questions

BREAK

Hour 3 – 55 minutes

- B. Hospitality risks
 1. Security
 - a) Parking lot lighting
 - b) Surveillance cameras
 - c) Self-locking doors, aside from front entry
 2. Fire protection
 - a) Number of stories

- b) Placement of sleeping rooms
 - c) Maintenance of fire prevention/detection systems
 - d) General ease of egress
3. Layout
- a) Number of stories
 - b) Placement of restrooms/sleeping rooms
 - c) Steps
4. Employee training
- a) Food preparers/servers
 - b) Hotel desk/housekeeping
5. Entertainment
- a) Type
 - b) Frequency
 - c) Crowd control

X. Review of coverages via 15-20 photos up for discussion. Photos to depict various exposures that relate to hospitality risks (restaurant/hotel)

XI. Case Studies – 2 case studies that require application of gl review to address exposures and appropriate controls for hospitality risks

Questions