

Commercial General Liability Coverage Guide Commercial Lines

When school buildings are aging, a decision must be made as to whether to continue to maintain the existing building, renovate building, or build new. Very seldom is extending the existing buildings life over building a new building. If renovation costs exceed 50% of the cost of new construction, it is better to build instead of renovating. The taxpayers in your community will have much to say on whether to renovate or build new. Much emphasis should be given to taxpayer input before the school board makes a final decision. School administrators are responsible to the community for maintaining school buildings and they owe an explanation to the community of what has been done to protect existing school buildings. This book is developed to help aspiring teachers who want to become principals, business managers or superintendents, that existing buildings need to be properly maintained and functional and can continue to serve the public for many years to come.

This guide is the only resource to provide an in-depth, year-to-year comparison covering over 20 years of the CGL form. You'll also find court case citations that clarify the policy, summaries of all major endorsements to the forms and tips on how to tailor a policy to meet the needs of your clients. Commercial General Liability, 11th Edition has been updated to include the most recent exclusions and exceptions of the CGL form.

The absence of persuasive precedents may prevent some attorneys from framing the effective policyholder arguments in insurance coverage litigation. With Insurance Coverage Litigation, Second Edition, you and'll discover how the experts analyze the facts to win your next insurance coverage case. This unique resource provides comprehensive examination of the full range of issues shaping insurance coverage cases being heard in the courts today and—including the publicly available, but hard-to-find industry and "lore and" that savvy insurance practitioners use to win complex insurance coverage cases. Whichever side you represent in the billion dollar insurance coverage field, this work contains vital information you can and't afford to be without when preparing a case for state or federal court. Insurance Coverage Litigation supplies: Extensive analyses of case law on insurance coverage issues arising under general liability insurance policies. Sample CGL Policy Forms. The most in-depth discussion of the drafting history of standard-form general liability insurance policy language and—including language derived from the insurance industry and's own representations to the public, governmental agencies, courts and policyholders and—one of the most powerful tools available to policyholders. Easy-reference tables and state-by-state summaries that help you quickly grasp and compare court interpretations on a broad range of issues including the reasonable expectation doctrine, trigger of coverage and allocation, notice of claim or action, and insurability of punitive damages. Cutting edge analysis and guidance on rapidly evolving areas such as environmental liability, intellectual property disputes, and "cyber and" losses and liability, terrorism coverage, and more.

LexisNexis Practice Guide: New Appleman New Jersey Insurance Law provides authoritative, easily accessible, concise guidance on how to navigate the many intertwining areas of New Jersey and federal statutory and case law that impact on insurance coverage and litigation. It combines how-to practice guidance, over 50 task-oriented checklists, targeted cross-references to specific state and federal legislation and sources detailing the features of, and requirements for, insurance coverage, including extensive cross references to New Appleman rich analytical content, and 120 practice tips (strategic points, warnings, exceptions, and timing tips) to prevent practice missteps. This Practice Guide distills 30-plus years of experience from eminent insurance law practitioners to provide a reliable roadmap through the complex and multi-faceted practice area of insurance law. Comprehensive coverage includes the following key topics: • Introduction to Insurance • Common Approaches to Coverage and Coverage Litigation • Personal Lines • Commercial Lines: Commercial General Liability Policies • Commercial Lines: Worker's Compensation, First Party, Employee Fidelity, Environmental and Additional Insured Coverage • Professional Lines • Life, Health and Disability Insurance • Denials and Limitations of Insurance Coverage • Extracontractual Liability • Excess, Umbrella and Surplus Lines Insurance • Rehabilitation, Liquidation and Guarantee Funds Customers have repeatedly expressed strong interest in integrated practice-area specific products that provide practice-tested solutions to the real life decisions they must counsel their clients about every day. LexisNexis Practice Guide: New Appleman New Jersey Insurance Law meets this customer need by providing easily accessed, proven, authoritative to-the-point practice guidance, enhanced by the following features: • 50 task-oriented checklists • 120 strategic points, warnings, and timing tips to prevent practice missteps • Targeted cross-references to specific state and federal legislation and sources detailing the features of, and requirements for insurance coverage. Distilling over 30 years of experience from two distinguished New Jersey insurance law practitioners, New Appleman New Jersey Insurance Law Practice Guide is a reliable roadmap through the complex and multi-faceted practice area of insurance law.

The use of engineering consultants by state transportation agencies continues to be important in providing the appropriate solutions to transportation needs. This publication replaces the Guide for Contracting, Selecting and Managing Consultants in Preconstruction Engineering, published by AASHTO in 1996. In order to assess current practices, questionnaires were developed for both state and consultant practitioners. The responses showed significant growth in the volume of work done by consultants and in the range of services provided by consultants. The results of these surveys, along with the collective experience and expertise of the technical committee membership, were used to restructure much of the guide and to update and expand the discussion of current practices for the effective use of consultants.

The Complete Guide to Human Resources and the Law will help you navigate complex and potentially costly Human Resources issues. You'll know what to do (and what not to do) to avoid costly mistakes or oversights, confront HR problems - legally and effectively - and understand the rules. The Complete Guide to Human Resources and the Law offers fast, dependable, plain English legal guidance for HR-related situations from ADA accommodation, diversity training, and privacy issues to hiring and termination, employee benefit plans, compensation, and recordkeeping. It brings you the most up-to-date information as well as practical tips and checklists in a well-organized, easy-to-use resource. The 2019 Edition provides new and expanded coverage of issues such as: The Supreme Court held in March 2016 that to prove damages in an Fair Labor Standards Act (FLSA) donning/doffing class action, an expert witness' testimony could be admitted Tyson Foods, Inc. v. Bouaphakeo, 136 S. Ct. 1036 (2016). Executive Order 13706, signed on Labor Day 2015, takes effect in 2017. It requires federal contractors to allow employees to accrue at least one hour of paid sick leave for every 30 hours they work, and unused sick leave can be carried over from year to year. Mid-2016 DOL regulations make millions more white-collar employees eligible for overtime pay, by greatly increasing the salary threshold for the white-collar exemption. Updates on the PATH Act (Protecting Americans From Tax Hikes; Pub. L. No. 114-113. The DOL published the "fiduciary rule" in final form in April 2016, with full compliance scheduled for January 1, 2018. The rule makes it clear that brokers who are paid to offer guidance on retirement accounts and Individual Retirement Arrangements (IRAs) are fiduciaries. In early 2016, the Equal Employment Opportunity Commission (EEOC) announced it would allow charging parties to request copies of the employer's position statement in response to the charge. The Supreme Court ruled that, in constructive discharge timing requirements run from the date the employee gives notice of his or her resignation--not the effective date of the resignation. Certiorari was granted to determine if the Federal Arbitration Act (FAA) preempts consideration of severing provisions for unconscionability. Previous Edition: Complete Guide to Human Resources and the Law, 2018 Edition ISBN 9781454884309

LexisNexis Practice Guide New Jersey Insurance Litigation explains how to analyze, resolve, and/or litigate the issues that can arise at every stage of an insurance coverage dispute. This portable, practical, task-oriented guidebook to the various types of insurance provides comprehensive, authoritative coverage for the practitioner on the following key

topics: • Introduction to Insurance • Common Approaches to Coverage and Coverage Litigation • Personal Lines • Commercial Lines: Commercial General Liability Policies • Commercial Lines: Worker's Compensation, First Party, Employee Fidelity, Environmental and Additional Insured Coverage • Professional Lines • Life, Health and Disability Insurance • Denials and Limitations of Insurance Coverage • Extracontractual Liability • Excess, Umbrella and Surplus Lines Insurance • Rehabilitation, Liquidation and Guarantee Funds Distilling over 20 years of experience from two distinguished New Jersey insurance law practitioners, the LexisNexis Practice Guide New Jersey Insurance Litigation is a reliable roadmap through the complex and multi-faceted practice area of insurance law that combines how-to practice guidance, 49 task-oriented checklists, 120 strategic points, warnings, and cross-references to statutory, case, timing tips to prevent practice missteps, and cross-references to specific state and federal legislation, caselaw, and sources detailing the features of, and requirements for, insurance coverage in New Jersey.

Financial Planning expert Bob Veres guides the reader through the wide range of issues facing financial planners today. With hundreds of unique strategies to help you increase profits and client satisfaction, there is something for the aspiring new planner and the seasoned pro alike. - What new services are being offered and how - New trends in managing a practice - Shifts in the accepted wisdom about portfolio building and investments - Unlock your personal potential in a very demanding and competitive business

The Commercial General Liability (CGL) Insurance Policy is the standard business policy used to pay claims for bodily injury or property damage to others. The policy is divided into three coverage sections-each with its own exclusions-and a supplementary payments section. Do you ever hear-or worry-that an insurance company will not pay a claim because coverage is excluded? In order to know how claims are paid, you need to understand the policy's insuring agreements and exclusions. In this book, attorney and insurance professional Dwight M. Kealy explains the insuring agreements in Coverage A, B, and C. He gives memorable examples of every standard exclusion-and some significant non-standard exclusions. He explains every supplementary payment, and he explains how policy limits impact how claims are paid. Market-specific insurance and risk control information on Contractors. This is part of the Target Market Series. Includes print and online components. Packaged as a book with accompanying online checklists and 75 page safety guide. This combined print-online format provides easy-to-use material that can easily be taken into the field. Includes information such as : * Industry background * Market profile and key industry groups * Underwriting concerns * Coverage considerations * Industry classification codes * Applicable endorsements * Glossary of common industry terms * Risk control considerations * Coverage checklists * Common policy provisions

Practical Guide to Construction Contract Surety Claims, Second Edition provides clear guidance on the methods, procedures and case law surrounding the surety process. Whether you represent the surety, principal, or obligee, this one-of-a-kind reference will provide you with the indispensable, practical guidance and reliable tools you need to manage the surety process. Practical Guide to Construction Contract Surety Claims, Second Edition is logically organized around the various types of bonds - payment bond, bid bond, performance bond - as well as the claims that are asserted against those bonds, and the methods of investigation and resolution of those claims. It covers in detail the surety's options for resolving performance bond claims, including: Tender Completion by the obligee Completion by surety Financing the principal This book also addresses matters that affect the claims handling process, such as: Bankruptcy of the principal Claims for extra-contractual damages Claims by the surety against the principal Indemnity for losses sustained by the surety The interrelationship of the surety and the insurance carriers for the construction project Valuable analysis of case law is included within the discussion of each topic, and the relevant facts of key cases are highlighted where applicable. Bonus Interactive CD-ROM Includes All Forms and Documents This unique CD-ROM contains nearly 150 forms, such as sample agreements and correspondence among the parties, providing the guidance you need to act quickly and protect your client's interests in any situation.

The proven CFP Study Guide that delivers just what you need to succeed! A quick-study guide for candidates preparing to take the CFP Certification Examination, Rattiner's Review for the CFP® Certification Examination distills the bare-bones essentials you need to know to pass this challenging exam, all in a logical and easy-to-absorb manner. This indispensable study tool for students who have already been through traditional CFP educational programming—and just need a little extra help pulling it all together—provides a no-nonsense approach to studying for some of the most important disciplines of financial planning, including: PFP, insurance, employee benefit, investments, income tax, retirement, and estate planning. Each discipline contains short and concise statements emphasizing key points through mnemonic devices, study tips, and other established test-taking methods that provide helpful hints. Rattiner's Review for the CFP® Certification Examination, Third Edition has been thoroughly updated to include: Reviews from recent CFP Exam students who compare the CFP Board curriculum to this Third Edition, ensuring that all topics are covered adequately New, easy-to-follow flowcharts at the beginning of each chapter highlight the macro level perspective of each subject discipline Basic calculator keystrokes for investment math, retirement, life, and education needs analysis, and other important calculations New multiple-choice questions as well as new charts and tables for quick memorizations New acronyms to help put things into a simplified perspective and help students tie back to the big picture flowchart Perfect as a quick-reference guide to complement all CFP texts and self-study materials, it also serves as an important one-stop resource for financial services professionals who want information in a hurry. Stay organized, on track, and focused with Rattiner's Review for the CFP® Certification Examination, Third Edition.

Insurance coverage disputes raise issues in which laws and outcomes regularly vary from state to state. Whether a claim is covered can depend a great deal on whether the case arises on one side of the street or another. It is imperative that insurance claims professionals, lawyers, brokers, risk managers, risk consultants, regulators and judges have adequate access to comparative state-law research. This book is designed to give the stakeholders in the claims process ready access to the law of all

50 states on the most important liability insurance issues to quickly learn and assess state law relevant to coverage disputes. The Second Edition includes nearly 800 new cases covering all 50 states and the District of Columbia, and adds a new chapter addressing Coverage for Pre-Tender Defense Costs.

This is not your ordinary workers' compensation book. Workers' compensation coverage is relatively easy to understand. It's the legal, procedural and contractual issues surrounding workers' compensation that are complicated. In "The Insurance Professional's Practical Guide to Workers' Compensation," Boggs addresses in clear, jargon-free English many of the concepts, policies and practices in workers compensation that brokers, risk advisors, and corporate risk managers need to know. The chapters, such as on which injuries and which workers are covered, free the reader from having to wade through dense legal and regulatory treatises. Boggs explains to non-lawyers legal aspects of workers compensation. If you need to use the book as little as one time a year, get it, because you'll probably need it much more often.

Distilling more than 50 years of combined experience from two distinguished New Jersey insurance law practitioners, this publication explains how to analyze, resolve or litigate the issues that can arise at every stage of an insurance coverage dispute in New Jersey. Practical and task oriented, it covers both decisive general considerations in insurance litigation and key issues that arise in specific lines of insurance. Most of the topics are categorized by relevant policy language and exclusions in various kinds of policies for the purpose of making even the most esoteric of issues easily accessible. New Jersey Insurance Litigation combines how-to practice guidance, 49 task-oriented checklists, 120 strategic points, warnings, and cross-references to statutory, case, timing tips to prevent practice missteps. Includes cross-references to specific state and federal legislation, caselaw, and sources detailing the features of, and requirements for, insurance coverage in New Jersey. Comprehensive, authoritative coverage for the practitioner is provided for the following key topics: • Introduction to Insurance • Common Approaches to Coverage and Coverage Litigation Personal Lines • Commercial Lines: Commercial General Liability Policies • Commercial Lines: Worker's Compensation, First Party, Employee Fidelity, Environmental and Additional Insured Coverage • Professional Lines • Life, Health and Disability Insurance • Denials and Limitations of Insurance Coverage • Extracontractual Liability • Excess, Umbrella and Surplus Lines Insurance • Rehabilitation, Liquidation and Guarantee Funds

Practitionerand's Guide to Litigating Insurance Coverage Actions, Second Edition is a comprehensive, two-volume manual that offers an excellent framework for understanding the complex practical and procedural issues that can arise in insurance coverage disputes. Written by insurance litigators with extensive experience from both the policyholder and insurance company perspective, Practitionerand's Guide to Litigating Insurance Coverage Actions reveals hard-won strategies and proven-effective litigation tools to help you successfully prepare or defend an insurance coverage case. Masterfully organized and streamlined in a two-volume format, Practitionerand's Guide to Litigating Insurance Coverage Actions walks you through the logical sequence of events as an insurance coverage litigation case evolves. Youand'll find: Step-by-step guidance through every stage of case preparation and litigation. Balanced and "best-practiceand" recommendations for counsel to policyholders and insurance companies. And much more! Model Forms include: Notice Letters Initial Pleadings Preliminary Motions Discovery Requests Summary Judgment Motions Motions at Trial Opening and Closing Statements Trial Briefs and Jury Instructions Motions and Briefs during Appeals Process Settlement Agreements

Whether you're starting or operating a business in Florida, you will need to make sure all state and local business registration requirements have been met. This 75 page publication includes information for registering with the appropriate state regulatory authorities, contacting the Florida Department of Revenue to obtain the required tax information, and applying for occupational licenses. The Florida Business Guide, published by State of Florida.com, provides a more detailed list of Florida business requirements, along with step-by-step instructions for correctly registering your business.

Get the must-have reference on standards and best practices for the delivery of a construction project. The CSI Practice Guides are a library of comprehensive references specifically and carefully designed for the construction professional. Each book examines important concepts and best practices integral to a particular aspect of the construction process. Laying the foundation for this series, The CSI Project Delivery Practice Guide provides fundamental knowledge for the documentation, administration, and successful delivery of construction projects. It also serves as the pivotal starting point for understanding CSI's core values, as well as a useful study aid for those wishing to obtain the Construction Documents Technologist certificate. This easy-to-follow guide: Is a great introduction to the construction process for the new practitioner. Functions as a ready reference for the experienced construction professional. Packaged with the book is an access code which allows access to a password-protected web site with bonus content, including a PDF of the printed book and samples of CSI format documents, such as UniFormat and SectionFormat/PageFormat. The CSI Project Delivery Practice Guide offers general information all construction professionals need for understanding their roles in the delivery of a construction project. Key principles are presented and discussed in detail to allow the reader to take full advantage of material covered in depth by the more specialized CSI Practice Guides. If you can own only one Practice Guide, this is the one to get.

Offers general information about social security and discusses computing benefits, filing for benefits, social security taxes, and loss of benefits because of excess earnings

With the number and complexity of commercial real estate transactions reaching unprecedented levels, professionals in this high-stakes industry face a daunting task: keeping up with the constant legal and regulatory changes that can impact every phase of a deal. Commercial Real Estate Transactions Handbook, Fourth Edition will help you plan, negotiate and close deals using the insights and strategies of nationally recognized real estate attorney Mark Senn and over 20 experts in the field. Collectively, the editor and contributors have handled virtually every possible variation of commercial real estate transactions. Their clear, concise discussions will guide you step-by-step through each phase: Land and space acquisition Creating the owning entity, design and construction, due diligence, interim and term financing, and occupancy leases The ultimate sale or disposition of the project In addition, Commercial Real Estate Transactions Handbook is logically organized by topic, so you always find the information you need quickly and easily. Each chapter covers one broad topic area. Major subjects are then distilled into highly informative sections that focus on specific practice-oriented suggestions from the unique perspective of the and "less experiencedand" or and "disadvantagedand" party.

Commercial General Liability Coverage Guide

The ISO Commercial General Liability form is the backbone of most commercial insurance programs. That's why virtually every insurance professional must be able to navigate it confidently. Commercial General Liability Coverage Guide is the only

professional resource that traces the coverage provisions of the ISO CGL form from the 1986 (in some cases earlier editions) to the mostly recently released form. With a focus on real-world application, the Commercial General Liability Coverage Guide has been a perpetual best seller since the first edition was published in 1985. Now in its 12th edition, this singular reference extends the long-standing tradition of continuous improvement with the inclusion of significant new material and updates: Case summaries of some of the most important court decisions that directly affect the CGL policy interpretation from the past year An in-depth analysis of several issues that have recently arisen in the CGL, including: The Care Custody and Control Exclusion The Pollution Exclusion The "Your Product" and "Your Work" Exclusions The Expected or Intended Exclusion Additional Insureds Property Damage Professional Liability and General Liability Insurance| Separation of Insured State-by-State Analysis of Dram Shop Laws Legal Status of Punitive Damages Insurability and Premises Liability In-depth Analysis of the Liquor Liability Provision and the 2017 Changes to the Endorsement Coverage Checklists for General Liability and for Commercial Umbrella and Excess Liability Commercial General Liability Coverage Guide also includes the Umbrella Form and Excess Form themselves, along with fully updated case law and a revised case law index. In addition to the all-new material, expert authors Donald S. Malecki and David Thamann have fully reviewed and revised (where necessary) the entire book. The 12th edition contains everything you've come to expect from this industry-standard CGL resource, including: Original discussion and expert analysis supported by up-to-date multi-jurisdictional case law The real-life examples that make this book the most practical CGL resource Analyses of endorsement that may be used to tailor coverage Highlights of the major changes seen in the 2013 ISO CGL form and analysis of how they affect coverage Only Commercial General Liability Coverage Guide enables you to master the Commercial General Liability form, navigate all the major policy provisions, correctly interpret policy language, and keep your focus on practical applications to real-world situations. Chapter by chapter, this plain-English guide dedicates its coverage to providing small businesses with options for having their auto exposures covered.

CGL policies are the most litigated insurance product in the marketplace. Use this book as a survey of the most current developments and issues that can arise from a liability policy.

From its first edition in 1985, this book has been one of the most consistently and widely used reference sources on general (public) liability issues. The comprehensive, easy to use guide follows the development of the commercial general liability from 1973 through the current form edition. (Accompanying online supplement includes revisions made in the 2007 CGL form.) The book also features summaries of the major insurance policy endorsements, as well as a how-to guide on tailoring a policy to meet clients' needs. Includes reproductions of standard general liability policy forms from 1973 through 2007 so that easy comparisons can be made. The authors provide historical context for the changes in the forms, as well as case law support for their analysis of the forms. Discussions cover both occurrence based and claims-made formats.

A manual aimed at claims handlers for general liability, motor, clinical negligence, health and safety, disease, abuse and housing disrepair.

Critical Issues in CGL, a part of the Commercial Lines Series, is the comprehensive, go-to source for information regarding several issues that commonly arise in the use of the Commercial General Liability form. The book provides the reader with awareness of some rather obscure, yet critical coverage issues, such as additional insureds and contract liability, what is an occurrence, business risk exclusions, cyber liability, cannabis, and violent events. Some of these issues are tried and true and have been long tested in the courts. Other issues are newly-arising, have not yet had the opportunity to be fully examined by the courts, may not completely be covered by the CGL policy, or could render CGL policy holders severely underinsured. This book will enable the professional to: Understand the way the CGL policy applies to additional insureds and contractual liability Understand the different exclusions that accompany business risk Follow the courts through the murky determination of what constitutes an occurrence under the CGL policy Navigate arising cyber issues, examine the ISO Cyber Policy and the NAIC Cyber model law Explore the history of cannabis criminalization, legalization, and the accompanying CGL issues New in the 4th Edition: Thorough examinations of several "hot" topics and the accompanying court cases that arise under the CGL policy A new chapter on insuring cannabis risks and exposures Expanded coverage of the ever-looming issue of cyber exposures A new chapter examining mass casualty incident coverage under the CGL A chart depicting the state laws regarding cannabis legality or decriminalization A copy of the NAIC Cyber Model law and ISO Cyber policy Topics Covered: The Business Risk Doctrine The Business Risk Exclusions Additional Insureds and Contractual Liability Risk Shifting Typical Additional Insured Endorsements Contractual Liability Issues Certificate of Insurance Issues One Occurrence, Two Occurrences Policy Wordings and Occurrences Determinations External Factors Impacting Occurrence Determinations Cyber Liability Curbing Cybercrime Electronic Data A Risk Management Approach to Cyber Cannabis and the CGL Cannabis Product Liability Lawsuits Mass Violence Incidents and the CGL And more! See the "Table of Contents" section for a full list of topics Both the FC&S Bulletins and National Underwriter's Commercial General Liability Coverage Guide (Malecki, Thamann, Smith, 2017) dedicate hundreds of pages to the CGL coverage form. The CGL coverage guide is one of the most consistently used CGL reference sources in the industry. This Critical Issues in CGL book was developed as a logical progression from the best-selling CGL coverage guide.

Annotation The first comprehensive guide to insurance law written from the corporate policyholder's perspective, Policyholder's Guide to the Law of Insurance Coverage provides expert guidance through the labyrinth of legal issues surrounding insuring instruments and underlying claims, plus practical strategies and legal arguments to help you secure coverage for contested claims. Policyholder's Guide addresses virtually every insurance-related legal issue you are likely to encounter in the regular course of business, as well as those issues unique to specialized industries or unusual situations including: Liability policies -- Special liability policies -- First-party policies -- Specialty first-party property policies -- Environmental -- Marine and aviation -- Toxic tort -- Copyright claims issues Litigation in insurance coverage disputes. Policyholder's Guide gives you in-depth analysis of the latest court decisions plus current policy language and cutting-edge legal arguments that you may use to advance your case. You also get hundreds of case citations, footnotes, cross-references, checklists and other useful aids to make legal research easy.

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