



4D Group

## **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