

# Summary of Contents

## Volume 1

### **PART I. INTRODUCTION**

Chapter 1. Structure of a CGL Policy

Chapter 2. Rules of Construction

### **PART II. CGL POLICY**

#### **SUBPART A. GENERAL**

Chapter 3. Policy Declarations

Chapter 4. Declarations Page

Chapter 5. Preamble

#### **SUBPART B. SECTION I - COVERAGE A B.I. & P.D. COVERAGE**

Chapter 6. Insuring Agreement

Chapter 7. “Legally Obligated to Pay”

Chapter 8. “Compensatory Damages”

Chapter 9. “Bodily Injury”

Chapter 10. “Property Damage”

Chapter 11. “Occurrence”

Chapter 12. Insurer’s Right and Duty to Defend any Claim  
or Action

#### **SUBPART C. COVERAGE A B.I. & P.D. EXCLUSIONS**

Chapter 13. Exclusions and Exceptions—Purpose and  
General Structure

Chapter 14. Intentional Acts

Chapter 15. Liability Assumed In a Contract

Chapter 16. Workers’ Compensation and Employment-  
Related Injuries

ANNOTATED COMMERCIAL GENERAL LIABILITY POLICY

- Chapter 17. Automobile Exclusion
- Chapter 18. “Ownership, Maintenance, Use . . . of Any Watercraft”
- Chapter 19. “Ownership, Maintenance, Use . . . of Any Aircraft or Air Cushion Vehicle”
- Chapter 20. Policyholder’s Own Property
- Chapter 21. Damage to “Your Product”
- Chapter 22. Damage to “Your Work”
- Chapter 23. Damage to “Impaired Property”
- Chapter 24. Removal or Weakening of Support Exclusion
- Chapter 25. Product or Work Recall: the “Sistership” Exclusion
- Chapter 26. Professional Services
- Chapter 27. Abuse Exclusion
- Chapter 28. Electronic Data and Data-Related Liability Exclusions

## **Volume 2**

### **PART II. CGL POLICY (CONTINUED)**

#### **SUBPART D. COVERAGE B PERSONAL INJURY LIABILITY**

- Chapter 29. Personal Injury Insuring Agreement
- Chapter 30. Personal Injury Exclusions
- Chapter 31. Advertising Injury Insuring Agreement Coverage B: Personal and Advertising Injury Liability

#### **SUBPART E. COVERAGE C MEDICAL PAYMENTS**

- Chapter 32. Medical Payments Insuring Agreement
- Chapter 33. Medical Payments Exclusions

#### **SUBPART F. COVERAGE D TENANTS’ LEGAL LIABILITY**

- Chapter 34. Tenants’ Legal Liability Insuring Agreement
- Chapter 35. Tenants’ Legal Liability Exclusions

SUMMARY OF CONTENTS

**SUBPART G. COMMON EXCLUSIONS AND SUPP.  
PAYMENTS**

Chapter 36. Pollution Liability Exclusion

Chapter 37. Asbestos

Chapter 38. Nuclear Energy Liability

Chapter 39. Fungi or Spores

Chapter 40. War Risks

Chapter 41. Supplementary Payments and Obligations

**SUBPART H. SECTIONS II & III**

Chapter 42. Who Is an Insured

Chapter 43. Limits of Insurance

**SUBPART I. SECTION IV - POLICY AND STATUTORY  
CONDITIONS**

Chapter 44. Commercial General Liability Conditions

Chapter 45. Statutory Conditions and Related Legislative  
Provisions

**Appendices**

Appendix A. IBC Form 2100—Commercial General Liability  
Policy

Appendix B. IBC Comparison Chart

Appendix C. IBC Forms 2000 and 2001—Commercial  
General Liability Policy

Appendix D. Commercial General Liability Policy 2005  
Edition

Appendix E. Change Highlights—IBC 2100 Comparison  
Between Current and Revised Forms

Appendix F. The Date Change Problem

Appendix IF. Issues in Focus

Appendix TC. Table of Concordance

**Table of Cases**

**Index**