

# INTRODUCTION TO THE NOVEMBER 2025 EDITION

The November 2025 Edition of *Automobile Liability Insurance 4th* includes updated coverage throughout the publication. Topics which have received significant attention include:

- § 2:23 Liability limits stacking restriction; availability of separate liability limits for separate negligent acts
- § 3:3 Owner's policy coverage—Newly acquired and replacement vehicle coverage
- § 5:12 Gunshot injuries and drive-by shootings
- § 6:5 Employee and employment exclusions—Employee exclusion
- § 12:1 Triggering the duty to defend: “Tender of defense” requirement; The “Four Corners” and “Eight Corners” rules; Duty to pay pre-tender defense costs
- § 15:16 Defenses to bad faith—The “fairly debatable” defense
- § 19:9 Coverage rejection or selection of other limits—Who may reject coverage
- § 21:4 Corporations, partnerships, and government entities
- § 22:1 “Insured vehicle:” “covered auto”; defined
- § 23:33 Vehicles designed for use “off public roads”
- § 25:8 Owned-uninsured motor vehicle exclusion
- § 38:5 Uninsured motorist limits must exceed tortfeasor limits for coverage activation
- § 39:14 Umbrella policies—“Follow the form” provision impact
- § 41:2 Stacking of underinsured motorist coverages for uncompensated damages
- § 67:1 Arizona uninsured/underinsured motorist summary

This release is also updated with new Table of Contents, Table of Laws and Rules, Table of Cases, and Index to reflect these enhancements.

*Automobile Liability Insurance 4th* can be accessed online on Thomson Reuters Westlaw.