

**Highlights to**  
**Insurance Coverage of**  
**Construction Disputes,**  
**(Issued December 2025)**

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This update includes a significant reworking of Chapter 42, “Additional Insured Status.” This revised chapter provides critical context surrounding additional insured coverage issues, including:

- The general purpose and effect of being added as an additional insured (§ 42:1).
- The changing causation trigger found in ISO additional insured endorsements (§ 42:3).
- Impact of the most recent round of ISO changes to additional insured forms, specifically the interplay of state anti-indemnity laws and additional insured coverage (§ 42:4).