

Index

ACCEPTANCE OF SETTLEMENT

- Unconditional
binding settlement agreement, **21:7**

ACCIDENT

- Abolished as defense, defenses to liability of owners and operators, **48:1**
- Collision alone insufficient to establish liability, jury charges, **59:13**
- Collision and injuries alone no basis for recovery, jury charges, **59:14**
- First Party Property Damage Coverage, this index
- Necessity for liability insurance to apply, **13:3**
- Notice, duty to notify insurer. Notice, this index
- Pedestrians, driver to exercise due care to avoid colliding with, **50:25**
- Reports. Accident Reports, this index

ACCIDENT REPORTS

- Admissibility of evidence and proof at trial, **51:1**
- John Doe accidents, uninsured motor vehicles, **34:2**

ACT OF GOD

- Defenses to liability of owners and operators, **48:2**
- Loss of consciousness, driver suffers an unforeseeable act of God, jury charges, **59:1**

ACTIONS

- Bad Faith Penalties, this index
- Declaratory Judgments, this index
- Liability Coverage, this index
- Limitations of Actions, this index
- Motor Carrier Liability Coverage, this index
- Uninsured Motorist Coverage, this index

ACTUAL OR JUSTICIABLE CONTROVERSY

- Necessity, declaratory judgment actions, **9:2**

ACTUAL PHYSICAL CONTACT

- Jury charges, **59:2**
- Requirement, actions against UM carriers, **37:7**

ADMINISTRATIVE RULES AND REGULATIONS

- Admissibility of evidence and proof at trial, **51:2**

ADMISSIBILITY OF EVIDENCE AND PROOF AT TRIAL

- Generally, **51:1 to 51:38**
- Accident reports, **51:1**
- Administrative rules and regulations, **51:2**
- Admissions of liability, **51:3**
- Anchoring prohibition, **51:37**
- Bankruptcy discharge of medical expenses, **51:4**
- Batson motions, **51:5**
- Bifurcation of trial, **51:38**
- Blackboards, charts and models used to illustrate contentions, **51:6**
- Causation
 - contributing factors and causation, **51:10**
 - medical testimony as to possibility of causal relation, **51:18**
- Closing arguments, **51:32**
- Collateral source benefits, **51:8**
- Computerized animations, **51:9**
- Contributing factors and causation, **51:10**
- Damages, claim for in civil proceedings, **10:4**
- Damages to motor vehicles, **51:11**
- Future medical expenses, **51:12**
- Golden rule argument, **51:13**

**ADMISSIBILITY OF EVIDENCE
AND PROOF AT TRIAL**

—Cont'd

History of accident, **51:14**
Liability coverage, generally, **10:4**
Medical bills identified by layperson,
51:15
Medical history statements, **51:16**
Medical reports in narrative form,
51:17
Medical testimony as to possibility of
causal relation, **51:18**
Minor's claim settlement without
need for court approval, **51:36**
Nonparty request for production and
waiver of privileged matter,
51:19
Number of counsel, **51:32**
Other incidents, claims arising from,
51:7
Police report narratives, **51:21**
Pre-impact fright as conscious pain
and suffering, **51:20**
Qualification of jurors, **51:31**
Res gestae declarations, **51:22**
Seatbelts, **51:23**
Self-incrimination and stay of civil
action, **51:34**
Speed and stopping distance, **51:24**
Spoliation of evidence, **51:25**
Stay of civil action, self-incrimina-
tion and, **51:34**
Text-messaging, **51:26**
Timing and filing of complaint, **51:27**
Traffic citations, **51:28**
UM coverage claims, **51:29**
Video reenactments, **51:9**
Voir dire, **51:33**
Witness's relationship and financial
interest, **51:30**

ADMISSIONS

In pleadings in another civil action,
jury charges, **59:3**
Liability, admissibility of evidence
and proof at trial, **51:3**

AFFIDAVIT

Attorney fees and expenses, claim
for, form, **58:45**

AFFIDAVIT—Cont'd

Transfer motion, form, **58:12**

AGENTS

Insurance agents, **6:1 to 6:5**
Owner's liability of owner for tort of
agent (respondeat superior),
47:3

AGGRESSIVE DRIVING

Uniform rules of the road, **50:35**

AGREEMENTS

Consent motion and agreement for
dismissal of UM insurance car-
rier without prejudice and order,
form, **58:22**
Contract of Insurance, this index
Damages, agreement for payment of,
form, **58:48**

**ALCOHOL, DRIVING UNDER
THE INFLUENCE OF**

Intoxication, this index

ALCOHOL PROVIDER LIABILITY

Pre-statutory law (Georgia common
law), **49:1**
Statute (Dram Shop Act), **49:2**

ALL COVERAGES

Automobile dealers and rental agen-
cies, liability coverage, **19:4**

AMENDMENT OF JUDGMENT

Prejudgment interest, **56:16**

ANIMALS ON ROADWAY

Jury charges, **59:58**

ANSWER

Declaratory judgment, answer to
complaint for, **58:2**
Defensive pleadings of UM carrier,
form, **58:20**
Withdrawal of answer and entry of
appearance, **58:43**

**APPELLATE PRACTICE AND
PROCEDURE**

Actions against UM carriers, **37:18**
Post-judgment motion for attorney
fees and expenses, **56A:18**

INDEX

ARBITRATION

- Offer of settlement, **56A:19**
- Uninsured motorist coverage, **29:10**

ARGUMENTS OF COUNSEL

- Golden rule argument, **51:13**
- Number of counsel and closing arguments, **51:32**

ASSIGNMENT

- Release and assignment of claims, form, **58:30**
- Right of recovery, Insurers Insolvency Pool, **41:3**
- Subrogation for payment of benefits, damage to insured motor vehicle, **27:2**

ASSUMPTION OF RISK

- Defenses to liability of owners and operators, **48:4**
- Jury charges, **59:4**

ATTORNEY FEES

- Damages, uninsured motor vehicles, **38:5**
- Declaratory judgment actions, **9:8**
- Insurer's bad faith
 - adjustment of third-party property losses, **8:6**
 - refusal to pay within 60 days, **8:4**
- Offer of settlement, **56A:6, 56A:16 to 56A:21, 58:44 to 58:46**
- "On the defendant's behalf," attorney fees and expenses of litigation incurred on, **56A:17**
- Same attorney fees and expenses, recovery of, **56A:24**
- Uninsured motorist coverage, **38:5**
- Workers' Compensation Subrogation, apportionment of fees, **54:6**

AVOIDANCE DOCTRINE

- Defenses to liability of owners and operators, **48:5**

AVOIDANCE OF CONSEQUENCES

- Jury charges, **59:5**

BACKING OF VEHICLE

- Jury charges, **59:6**

BAD CHARACTER

- Impeachment, jury charge, **59:41**

BAD FAITH

- Penalties. Bad Faith Penalties, this index
- Settlement, this index
- Uninsured motorist, jury charges, **59:116**

BAD FAITH PENALTIES

- Generally, **8:1 to 8:8**
- Adjustment of third-party property losses, **8:5, 8:6**
- Attorney Fees, this index
- Declaratory judgment action by insurer not means of avoiding, **9:5**
- Definition of bad faith, **8:2**
- Exclusive procedure and penalty, damages, uninsured motor vehicles, **38:6**
- Exclusivity of statutory penalties, **8:1**
- In first-party claim, jury charges, **59:7**
- Insurer's refusal to pay within 60 days, **8:3**
- Medical payments coverage, **28:13**
- Notice to Insurance Commissioner and Insurance Consumer Advocate, **8:7**

BANKRUPTCY

- Medical expenses, discharge of, admissibility of evidence and proof at trial, **51:4**
- Uninsured motorists, **29:9, 40:14**

BATSON MOTIONS

- Admissibility of evidence and proof at trial, **51:5**

BICYCLE

- Approaching and passing uniform rules of the road, **50:38**

BINDER

- Creation of insurance contract, **1:1**

BINDING SETTLEMENT AGREEMENT

- Unconditional acceptance of settlement offer, **21:7**

BLACKBOARDS, CHARTS AND MODELS

Used to illustrate contentions, admissibility of evidence and proof at trial, **51:6**

BODILY INJURY OR DEATH

Generally, **13:5**

Continuation of coverage for spouse, death of named insured, **12:4**

Damages, uninsured motor vehicles, **38:2**

Emotional distress from witnessing death of child, **59:26**

Employees of insured, exclusions from coverage, **14:5**

ERISA, wrongful death claims, **53:14**

Family members, exclusions from coverage, **14:3**

Fellow employees of insured, injury, **14:6**

Injury alone no basis for recovery, **59:46**

Interrogatories to plaintiff in personal injury case, form, **58:15**

Separate causes of action for personal injury and property damage, **47:11**

Speculation as to cause of injury, **59:102**

Stacking UM coverage, insured status of injured person, **39:4**

Stopping of vehicle to avoid injury, **59:104**

Third party claimant, direct claim against insurer, **7:1**

Willful or intentional injury, **14:4**

Workers' compensation, **14:5**

BOND OR LIABILITY INSURANCE

Motor carriers, **45:2**

BRAKES

Owner's knowledge of defective, jury charges, **59:8**

BRIEF

Attorney fees and expenses, claim for, **58:46**

Stay, brief in support of motion, **58:7**

BUSINESS USE EXCLUSION

Exclusions from coverage, **14:12**

CANCELLATION OR RESCISSION OF INSURANCE CONTRACT

Generally, **5:1 to 5:8**

Alleged wrongful cancellation, right of insured to hearing, **5:8**

Continuous coverage regulation, actions against motor carriers and their insurers, **46:5**

Insured, cancellation by, **5:2**

Misrepresentation by insured in application, **5:7**

Non-payment of premium, **5:5**

Premium finance companies, **5:3**

Purchase of similar insurance, **5:4**

Statutory cancellation, generally, **5:1**

Time, policy in effect for less than 60 days, **5:5**

CANCELLATION TO INSURED

Notice

contract of insurance void ab initio for failure of consideration, **5:6**

CARE REQUIRED

Insurer in settlement, **21:2**

Settlement of time-limited demand by injured party, settlement of claims, **21:5**

CARRIERS

Motor Carrier Liability Coverage, this index

CELLULAR TELEPHONES

Mobile Telephones or Electronic Communication Devices, this index

CERTIFICATES OF CONVENIENCE AND NECESSITY

Motor carriers, **45:1**

CHARACTER

Impeachment with contradictory statements and bad character, jury charge, **59:41**

INDEX

CHARGES TO JURY

Jury Charges, this index

CHILDREN AND MINORS

Measure of value of child's life, jury charges, **59:10**

Nonresident Motorist Act, **57:7**

CHOICE OF LAW

Conflict of Laws, this index

CLEAR AND CONVINCING EVIDENCE

Jury charges, **59:11**

COLLATERAL ATTACK

Judgment against uninsured motorist, actions against UM carriers, **37:10**

COLLEGE OF PHYSICIANS RULE

Jury charges, **59:12**

COLLISION

Accident, this index

COMMON FUND DOCTRINE

Legal expenses, reimbursement and subrogation under ERISA, **53:9**

COMMUNICATION DEVICES

Mobile Telephones or Electronic Communication Devices, this index

COMPARATIVE NEGLIGENCE

Jury charges, **59:15, 59:16**

Multiple tort-feasors, **59:16**

COMPLAINT

Declaratory judgment, form, **58:1**

Duty of insurer to defend base on allegations in, **20:6**

COMPREHENSIVE COVERAGE

Generally, **26:1 to 26:5**

Explosion, **26:4**

First party physical damage coverage, **26:6**

Larceny, **26:3**

Theft loss, **26:2**

Windstorm, **26:5**

COMPUTERIZED ANIMATIONS

Admissibility of evidence and proof at trial, **51:9**

CONFESSION OF JUDGMENT

Uninsured motorist, actions against UM carriers, **37:11**

CONFIDENTIALITY PROVISIONS

Settlement agreement, Reimbursement Statute, **52:13**

CONFLICT OF LAWS

Generally, **3:1, 3:2**

Creation of insurance contract, **1:3**

Motor carriers and insurers of motor carriers, **46:13**

Uninsured motorist carriers, actions against, **37:20**

Workers' compensation subrogation, **54:10**

CONSENT JUDGMENTS

Settlement offer, **56A:23**

CONSENT MOTION

Agreement for dismissal of UM insurance carrier without prejudice and order, form, **58:22**

Default, consent motion to open default, **58:49, 58:50**

Drop and dismiss defendant without prejudice, **58:23**

CONSENT OF INSURED

General liability release, **17:1**

Reservation of rights, **16:5**

CONSORTIUM, LOSS OF

Loss of Consortium, this index

CONSTITUTIONAL LAW

Medical reports, **51:17**

Punitive damages, excessive, **47:9**

CONTRACT OF INSURANCE

Binder, **1:1**

Cancellation or Rescission of Insurance Contract, this index

Choice of laws, **1:3**

Conditions and limitations, medical payments coverage, **28:6**

CONTRACT OF INSURANCE

—Cont'd

- Conflict with Reimbursement Statute prohibited, **52:12**
- Construction and interpretation of. Interpretation and Regulation of Insurance Contracts, this index
- Continuation of coverage for spouse, death or divorce of named insured, **12:4**
- Coverage, this index
- Creation of insurance contract
 - generally, **1:1 to 1:4**
 - binder, **1:1**
 - choice of laws, **1:3**
 - issuance of contract, **1:2**
 - waiver and estoppel, **1:4**
- Definition of insured, uninsured motorist coverage, **30:5**
- Exclusions from Coverage, this index
- Exhaustion of Policy Limits, this index
- First Party Property Damage Coverage, this index
- Interpretation and Regulation of Insurance Contracts, this index
- Issuance of contract, **1:2**
- Liability Coverage, this index
- Medical Payments Coverage, this index
- Non-renewal of Insurance Contract, this index
- Notice of cancellation to insured not required
 - void ab initio for failure of consideration, **5:6**
- Policies issued
 - in state, **3:1**
 - out-of-state, choice of laws, **3:2**
- Read contract, duty of insured to, **2:5**
- Regulation of, generally. Interpretation and Regulation of Insurance Contracts, this index
- Renewal of the Insurance Contract, this index
- Voluntary payment doctrine, **7A:1**
- Waiver and estoppel, **1:4**

CONTRIBUTING FACTORS

- Admissibility of evidence and proof at trial, **51:10**

CONTRIBUTION OR INDEMNIFICATION

- From uninsured motor carrier, actions against UM carriers, **37:16**
- Jury charges, **59:17 to 59:19, 59:42 to 59:44**
- Overly broad indemnification provision extinguishes UM carrier's subrogation right, **40:11**
- Ridesharing coverage, right of contribution by personal vehicle insurer, **57C:8**

CONTRIBUTORY AND COMPARATIVE NEGLIGENCE

- Defenses to liability of owners and operators, **48:6**

COOPERATION OF INSURED

- Generally, **23:1 to 23:4**
- Failure of insured to appear at trial, **23:4**
- Misrepresentation of insured as failure to cooperate, **23:3**
- Necessity of cooperation, **23:1**
- Necessity of willful and intentional failure to cooperate, **23:2**

CORPORATIONS

- Uninsured motorist coverage, **30:6**

CORRELATING PAYMENTS

- With uninsured motorist coverages, medical payments coverage, **28:11**

CORRELATING THE LIABILITY COVERAGE SET-OFF

- Stacking UM Coverage, this index

COSTS AND EXPENSES

- Legal Expenses, this index
- Medical Expenses, this index
- Offer of settlement, recovery of expenses of litigation, **56A:6, 56A:16 to 56A:21, 58:44 to 58:46**
- Storage costs, **13:9**

INDEX

COVENANT NOT TO SUE

Medical liens, **55:3**

COVERAGE

Continuation of coverage for spouse, death or divorce of named insured, **12:4**

Exclusions from Coverage, this index

First Party Property Damage Coverage, this index

Liability Coverage, this index

Medical Payments Coverage, this index

CROSS-CLAIM

Subrogation for UM payments, **40:4**

DAMAGES

Agreement for payment of damages, form, **58:48**

Allocation of amounts paid among categories of damages sought at trial, Reimbursement Statute, **52:5**

Allocation of damages in settlement agreement, reimbursement and subrogation under ERISA, **53:8**

Apportionment of damages among defendants according to percentage of fault, **48:3**

Bad faith provision as exclusive procedure and penalty, uninsured motor vehicles, **38:6**

Bodily injury and death, uninsured motor vehicles, **38:2**

Financial circumstances of defendant on award of punitive damages, jury charges, **59:34**

Mitigation of damages, following physician's advice, **59:67**

Motor vehicles, admissibility of evidence and proof at trial, **51:11**

Nominal damages, jury charges, **59:71**

Pre-impact fright as conscious pain and suffering, **51:20, 59:83**

Property damage

liability claims and bad faith refusal to pay by liability insurer, jury charges, **59:85**

DAMAGES—Cont'd

Property damage—Cont'd
motor vehicle, measure of, jury charges, **59:86**

Property of insured, uninsured motor vehicles, **38:3**

Punitive Damages, this index

Recoverable damages generally, uninsured motor vehicles, **38:1**

Remote damages, jury charges, **59:92**

Set-off for workers' compensation benefits, uninsured motor vehicles, **38:7**

Set-off or exclusion for medical payments benefits, uninsured motor vehicles, **38:8**

Statutory penalty and attorney fees, uninsured motor vehicles, **38:5**

Transition from charges on liability to damages, jury charges, **59:113**

Uninsured Motorist Coverage, this index

Unliquidated Damages Interest Act, this index

DART OUT STATUTE

Jury charges, **59:20**

DEALERS (AUTOMOBILE)

Liability Coverage, this index

DEATH

Bodily Injury or Death, this index

DECLARATORY JUDGMENTS

Generally, **9:1 to 9:10**

Actions against UM carriers, **37:3**

Answer, form, **58:2**

Bad faith penalties, declaratory judgment action by insurer not means of avoiding, **9:5**

Benefit provider's right to declaratory judgment to equitably share in settlement, Reimbursement Statute, **52:4**

Complaint, form, **58:1**

Considerations, **9:1**

Insured, generally, **9:3**

Insurer, generally, **9:4**

Liability of insurer for legal fees, **9:8**

DECLARATORY JUDGMENTS

—Cont’d

- Necessity of actual or justiciable controversy, **9:2**
- Primary and secondary insurers, **9:7**
- Reservation of rights NY insurer, **16:5**
- Stay of underlying tort action while declaratory judgment action pending, **9:9**
- Third party claimant declaratory judgment action against an insurer, **9:6**
- Venue, **9:10**

DEDUCTIBLE AMOUNTS

- Uninsured motorist coverage, **29:5**

DEFAULT

- Actions against UM carriers, **37:9**
- Consent motion to open default, **58:49, 58:50**

DEFEND, INSURER’S DUTY TO

- Generally, **20:2**
- After exhaustion of limits of liability, **20:4**
- Based upon allegations in complaint, **20:6**
- Primary and secondary insurers’ duty, **20:5**
- Refusal of insurer, **20:3, 20:7**

DEFENSE ELECTION

- Uninsured motorist carrier, actions against UM carriers, **37:2**

DEFENSES

- Owners’ and Operators’ Liability, this index
- Uninsured motorist carriers, form, **58:20**
- Waiver of defenses, insurer’s, **16:2**
- Withdrawal of defensive pleadings, and entry of appearance, **58:43**

DEFINITIONS

- Bad faith, **8:2**
- Covered claims, Insurers Insolvency Pool, **42:1**
- Exclusions from coverage, **14:1**

DEFINITIONS—Cont’d

- “Insured,” uninsured motorist coverage, **30:5**
- Liability coverage, **11:1, 13:1**
- Reimbursement Statute, **52:2**
- Ridesharing coverage, **57C:2**
- Sovereign immunity, meaning of motor vehicle, **57B:4**
- Uninsured Motorist Coverage, this index
- “Vehicle insurance,” **13:1**

DEMAND FOR PAYMENT

- Actions against UM carriers, **37:4**

DEMAND FOR SETTLEMENT

- Generally, **21:5, 21:9**

DISABILITY BENEFITS

- Reimbursement Statute, this index

DISABLED VEHICLE

- Jury charges, **59:21**

DISCLOSURE

- Liability insurance information, **18:4**
- Ridesharing coverage, disclosures required by transportation network companies, **57C:9**

DISMISSAL

- Drop and dismiss defendant without prejudice, consent motion to, **58:23**
- Drop and dismiss defendant without prejudice, order, **58:23**
- Offer of settlement, effect of voluntary dismissal without prejudice, **56A:9**
- Offer to settle tort claim and enter into agreement dismissing claim, form, **58:39**
- Order dismissing action with prejudice, forms, **58:27, 58:28**
- Process, insufficiency of, **58:42**
- Stipulation, forms, **58:25, 58:26**
- Subrogation for UM payments, voluntary dismissal with prejudice of tortfeasor, **40:12**
- Third party defendant, motion to dismiss and for judgment on the pleadings of, **58:41**

INDEX

DISMISSAL—Cont'd

UM carriers, actions against, voluntary dismissal with prejudice of tortfeasor, **37:13**

DIVERSITY JURISDICTION

Motor carrier liability coverage, **46:12**

DIVORCE

Continuation of coverage for spouse upon divorce of insured, **12:4**

DRAM SHOP LIABILITY

Generally, **49:2**

Jury charges, **59:22, 59:23**

DRIVERS' LICENSE

Suspension of license

failure to post security after notice following a motor vehicle accident, **57A:1 to 57A:3**

failure to satisfy judgment in motor vehicle accident, **57A:4 to 57A:6**

Unlicensed Driver Exclusion, this index

DRUGS, DRIVING UNDER THE INFLUENCE OF

Generally, **50:18**

DUAL AGENCY

Generally, **6:4**

EARNINGS

Future lost by child who has no past work or earnings record, jury charges, **59:24**

EGG SHELL PLAINTIFF

Jury charges, **59:25**

ELECTRONIC COMMUNICATION DEVICES

Mobile Telephones or Electronic Communication Devices, this index

EMERGENCY

Highway prohibited, exception

Stopping, standing, or parking on a controlled-access, **50:39**

EMERGENCY VEHICLES

Statutory exemptions for emergency vehicles, **50:23**

EMOTIONAL DISTRESS

From witnessing death of child, jury charges, **59:26**

EMPLOYEES OF INSURED

Exclusions from coverage, **14:5**

Workers' compensation, **14:5**

ENTERING ROADWAY

Place other than roadway, jury charges, **59:27**

EQUIPMENT AND MECHANICAL CONDITION OF VEHICLE

Jury charges, **59:68**

ERISA

Allocation of damages in settlement agreement, **53:8**

Appropriate equitable relief to enforce reimbursement provision, **53:5**

Attorney's liability for failure to honor plan's reimbursement right, **53:12**

Benefits claims generally and enforceability of contractual limitation periods, **53:11**

Common fund doctrine and legal expenses, **53:9**

Federal preemption of state law, **53:2**

Limitations of actions, **53:10**

Make whole doctrine as federal common law, **53:7**

Preemption, Reimbursement Statute, **52:15**

Reimbursement and subrogation under

generally, **53:1 to 53:14**

allocation of damages in settlement agreement, **53:8**

appropriate equitable relief to enforce reimbursement provision, **53:5**

attorney's liability for failure to honor plan's reimbursement right, **53:12**

ERISA—Cont'd

Reimbursement and subrogation
under—Cont'd
common fund doctrine and legal
expenses, **53:9**
federal preemption of state law,
53:2
limitations of actions, **53:10**
make whole doctrine as federal
common law, **53:7**
plan's right, **53:4**
self-funded ERISA plan, identify-
ing, **53:3**
signed agreement before payment
of benefits, requirement, **53:6**
uninsured motorist insurance
benefits, **53:13**
wrongful death claims, **53:14**
Self-funded ERISA plan, identifying,
53:3
Signed agreement before payment of
benefits, requirement, **53:6**
Uninsured motorist insurance
benefits, **53:13**
Wrongful death claims, **53:14**

ERROR

Jury charges, refusal to charge as,
60:8

ESTOPPEL

Creation of insurance contract, **1:4**
Judicial, defenses to liability of own-
ers and operators, **48:8**

EVIDENCE

Admissibility of Evidence and Proof
at Trial, this index
Ineffective and inadmissible in evi-
dence
hospital or health care center,
release of injured person in,
17:4
Jury Charges, this index

EXCLUSIONS FROM COVERAGE

Generally, **14:1 to 14:15**
Automobile business, **14:7**
Automobile furnished for regular use
of insured, **14:8**
Automobile leased to another, **14:14**

**EXCLUSIONS FROM COVERAGE
—Cont'd**

Bodily injury to family member, **14:3**
Business use exclusion, **14:12**
Carrying persons or property for
compensation or fee, **14:15**
Definition, **14:1**
Employees of insured, injury, **14:5**
Fellow employees of insured, injury,
14:6
Hired auto exclusion, **14:14**
Named driver exclusion, **14:9, 30:7**
Property of insured, **14:2**
Public or livery conveyance exclu-
sion, **30:10**
Ridesharing coverage, statutorily
authorized policy exclusion,
57C:5
Traffic violation or unlawful act
exclusion, **14:10**
Trip radius exclusion, **14:11**
Uninsured motor vehicles
generally, **32:9**
medical payments benefits, **38:8**
named driver, **30:7**
public or livery conveyance exclu-
sion, **30:10**
reasonable belief permission, **30:8**
Unlicensed driver exclusion, **14:13**
Willful or intentional injury, **14:4**
Workers' compensation as exclusive
remedy, **14:5**

EXEMPT CARRIERS

Motor carriers, **44:5**

**EXHAUSTION OF AVAILABLE
LIABILITY COVERAGE**

Uninsured motorist coverage, **34:4,**
34:5

**EXHAUSTION OF POLICY
LIMITS**

Actions against UM carriers, selec-
tive settlements, **37:21**
Fewer than all claimants, right, settle-
ment of claims, **21:3**

**EXHAUSTION OF RIGHTS
REQUIREMENT**

Insurers Insolvency Pool, this index

INDEX

EXPERT TESTIMONY

Jury charges, **59:30 to 59:32**

EXPLOSION

Comprehensive coverage, **26:4**

FAMILY PURPOSE DOCTRINE

Jury charges, **59:33**

Nonresident Motorist Act, **57:6**

Owners and operators, liability, **47:4**

FELLOW EMPLOYEES OF INSURED

Injury, exclusions from coverage,
14:6

FINANCIAL CIRCUMSTANCES

Defendant on award of punitive damages, jury charges, **59:34**

FIREMAN'S RULE

Defense to liability of owners and operators, **48:15**

FIRST PARTY PROPERTY DAMAGE COVERAGE

Generally, **25:1 to 25:11**

Assignments and loan receipts, **27:2**

Collision coverage, generally, **25:1 to 25:7**

Comprehensive Coverage, this index

First-party property damage claims, generally, **25:5**

Limitations of actions, **27:5**

Loss payable clauses, **25:8**

Measure of damages under collision coverage, **25:2**

Misrepresentation in application, **25:9**

Policy providing only, **26:6**

Racing contest exclusion, **25:7**

Real party in interest, **27:3**

Repair facility, selection, **25:4**

Settlement with tort-feasor, effect, **27:4**

Subrogation for payment of benefits generally, **27:1 to 27:5**
assignments and loan receipts, **27:2**

limitations of actions, **27:5**

real party in interest, **27:3**

FIRST PARTY PROPERTY DAMAGE COVERAGE

—Cont'd

Subrogation for payment of benefits
—Cont'd

settlement with tort-feasor, effect, **27:4**

Temporary substitute vehicle, **25:3**

Time limitation on filing suit, policy provision imposing, **25:11**

Unlicensed driver exclusion, **25:6**

FIRST-PARTY CLAIMS

Insured, **7:3**

FLASHING CIRCULAR YELLOW SIGNAL

Uniform rules of the road, **50:22**

FLIGHT

Uniform rules of the road, law enforcement officers' liability in pursuit of fleeing suspects, **50:23**

FOLLOWING TOO CLOSELY

Uniform rules of the road, **50:7**

FOREIGN LAW TORT IMMUNITY

Actions against UM carriers, **37:15**

FOREIGN NATIONALS

Nonresident Motorist Act, **57:9**

FORESEEABILITY

Jury charges, **59:35**

FOREST PRODUCTS

Motor carrier liability coverage, Georgia Forest Products Trucking Rules, **45:6**

FORMS

Generally, **58:1 to 58:55**

Affidavit in support of motion to transfer, **58:12**

Answer, withdrawal of and entry of appearance, **58:43**

Answer and defensive pleadings of UM carrier, **58:20**

Answer to complaint for declaratory judgment, **58:2**

FORMS—Cont'd

- Complaint for declaratory judgment, **58:1**
- Consent motion
 - agreement for dismissal of UM insurance carrier without prejudice and order, **58:22**
 - default, consent motion to open default, **58:49, 58:50**
 - drop and dismiss defendant without prejudice, **58:23**
- Damages, agreement for payment of, **58:48**
- Declaratory judgment
 - answer to complaint, **58:2**
 - complaint for, **58:1**
- Default, consent motion to open default, **58:49, 58:50**
- Defendant insurance company
 - circular indemnity defense, **58:54**
 - failure of insured to provide timely notice of accident, **58:53**
- Defendants' first interrogatories to plaintiff, **58:15, 58:16**
- Defendant's interrogatories to plaintiff in
 - loss of consortium case, **58:17**
 - property damages case, **58:18**
- Defendant's memorandum of law to limit qualification of jurors based on relationship to insurance company that has paid its policy limits, **58:52**
- Defendant's motion in limine and citation of authority, **58:19**
- Defendant's request for production of documents to non-party, **58:36, 58:37**
- Dismissal
 - drop and dismiss defendant without prejudice, consent motion to, **58:23**
 - drop and dismiss defendant without prejudice, order, **58:23**
 - insufficiency of process and resulting lack of personal jurisdiction, **58:42**

FORMS—Cont'd

- Dismissal—Cont'd
 - offer to settle tort claim and enter into agreement dismissing claim, **58:39**
- Fees and expenses, forms for pursuing post-judgment motion for, **56A:21**
- Interrogatories to defendant in motor vehicle collision case, **58:14**
- Letter authorizing release of motor vehicle record, **58:35**
- Limited liability release, **58:32**
- Medical and/or hospital information, authorization, **58:9**
- Motion for summary judgment
 - circular indemnity defense, **58:54**
 - failure of insured to provide timely notice of accident, **58:53**
- Nonparty wholly or partial at fault, notice of, **58:40**
- Notice
 - before settlement. Notice before settlement, release of all claims, below
 - duty to avoid unnecessary costs of service of summons, **58:5**
 - hearing on motion to transfer, **58:13**
 - lawsuit and request for waiver of service of summons, **58:3**
 - nonparty wholly or partial at fault, notice of, **58:40**
 - objections to plaintiff's notice of intent to introduce medical reports in narrative form at trial, **58:38**
 - security deposit, request for hearing on notice by Department of Drivers Services to deposit security, **58:47**
- Notice before settlement, release of all claims
 - generally, **58:33**
 - pursuant to § 29-3-2, **58:21**
- Objections to plaintiff's notice of intent to introduce medical reports in narrative form at trial, **58:38**

INDEX

FORMS—Cont'd

- Order dismissing action with prejudice, **58:27, 58:28**
- Permissive use entails express or implied permission, **59:81**
- Plaintiff's motion in limine with citation of supporting authority, **58:51**
- Process, insufficiency of and resulting lack of personal jurisdiction, **58:42**
- Release and assignment of claims, **58:30**
- Release and trust agreement under UM insurance protection coverage, **58:31**
- Release of all claims and agreement, **58:29**
- Request for production
 - non-party, defendant's request for production of documents to, **58:36, 58:37**
 - plaintiff's first request to defendant, **58:34**
- Rule nisi order, **58:6**
- Security deposit, request for hearing on notice by Department of Drivers Services to deposit security, **58:47**
- Settlement, offer to settle tort claim and enter into agreement dismissing claim, **58:39**
- Stay, brief in support of motion, **58:7**
- Stipulation of dismissal, **58:25, 58:26**
stay, **58:8**
- Third party defendant, motion to dismiss and for judgment on the pleadings of, **58:41**
- Transfer of defendant, motion for with supporting citation of authority, **58:11**
- Waiver of service of summons, **58:4**

FRAUD

- Misrepresentation, this index

FULL VALUE OF LIFE

- Jury charges, **59:36**

FULLY COMPENSATED

- Subrogation for UM payments, **40:2**

FUTURE MEDICAL EXPENSES

- Admissibility of evidence and proof at trial, **51:12**

GARAGED OR USED IN STATE

- Uninsured motorist coverage, vehicles not principally garaged or used in state, **29:12**

GEORGIA INSURERS INSOLVENCY POOL ACT

- Insurers Insolvency Pool, this index

GEORGIA MOTOR VEHICLE ACCIDENT REPARATIONS ACT

- Limit of insurer's liability, **18:1**

GEORGIA TORT CLAIMS ACT

- Generally, **56A:13, 56:17**

GOLDEN RULE ARGUMENT

- Admissibility of evidence and proof at trial, **51:13**

GOOD FAITH

- See topics beginning with Bad Faith, this index

GOVERNMENT-OWNED VEHICLES

- Uninsured motor vehicles, **32:8**

GUILTY PLEA TO TRAFFIC CITATION

- Jury charges, **59:38**

HANDS-FREE GEORGIA ACT

- Electronic communications devices, use of, **50:31**

HEADLIGHTS

- Required use, uniform rules of the road, **50:20**

HEARSAY

- Medical reports in narrative form, **51:17**

HIGHWAY

Stopping, standing, or parking on a controlled-access prohibited except in an emergency, **50:39**

HIRED AUTOMOBILE

Exclusions from coverage, **14:14**
Liability coverage, **11:6**

HISTORY OF ACCIDENT

Admissibility of evidence and proof at trial, **51:14**

HIT-AND-RUN

Notice provision, policy conditions precedent, uninsured motor vehicles, **35:1**
Uniform rules of the road, **50:24**

HORN

Jury charges, **59:39**

HOSPITAL AND/OR HOSPITAL INFORMATION

Authorization, form, **58:9**
Release of injured person in hospital or health care center, **17:4**

HOSPITAL LIENS

Liens, this index

HUSBAND AND WIFE

Spouse, this index

IMMUNITY FROM TORT LIABILITY

Sovereign Immunity, this index
Workers' compensation subrogation, **54:8**

IMPEACHMENT

Contradictory statements and bad character, jury charges, **59:40, 59:41**

IMPEDING NORMAL AND REASONABLE MOVEMENT OF TRAFFIC

Uniform rules of the road, **50:17**

IN PERSONAM JURISDICTION

Necessity, recovery from insurer, **7:6**

INDEPENDENT AGENTS OR CONTRACTORS

Generally, **6:3**
Jury charges, **59:45**

INSOLVENCY

Insurers Insolvency Pool, this index
Uninsured motor vehicles, insolvency of liability insurer, **32:5**

INSTRUCTIONS TO JURY

Jury Charges, this index

INSURABLE INTEREST

Liability coverage, **10:3**

INSURANCE COMMISSIONER

Regulation, interpretation and regulation of insurance contracts, **2:4**

INSURED'S CANCELLATION OF CONTRACT

Generally, **5:2**

INSURERS INSOLVENCY POOL

Assignment of right of recovery, **41:3**
Covered claims
 classes of, **42:2**
 noncovered claims, **42:3**
 statutory definition, **42:1**
Exhaustion of rights requirement, generally, **43:1 to 43:4**
Multiple insurance coverage and stacking, insolvency pool exception, **15:5**
Origin and purpose, **41:1**
Power to sue and be sued, **41:4**
Primary liability carrier, insolvency of, **43:3**
Responsibilities and supervision, **41:2**
Statutory exhaustion provision, **43:1**
Subrogation, UM carrier's right of, **43:4**

INTENTIONAL ACTS

Cooperation of insured, necessity of willful and intentional failure, **23:2**
Exclusions from coverage, willful or intentional injury, **14:4**
Uninsured motorist coverage, **30:4**

INDEX

INTERPLEADER

Insurer's right to interpleader, **9A:1**

INTERPRETATION AND REGULATION OF INSURANCE CONTRACTS

Generally, **2:1 to 2:5**

Construction of the contract, **2:1**

Duty of insured to read contract, **2:5**

Insurance Commissioner, regulation
by, **2:4**

Minimum statutory requirements for
liability policies, **2:2, 2:3**

INTERROGATORIES

Defendants' first interrogatories to
plaintiff

form, **58:16**

personal injury case, form, **58:15**

Defendant's interrogatories to
plaintiff in property damages
case, form, **58:18**

Plaintiff's first interrogatories to
defendant in motor vehicle collision
case, form, **58:14**

INTERSECTIONS

Approaching and entering intersections,
uniform rules of the road,
50:9

Inoperative traffic light, jury charges,
59:49

Required positions and methods of
turning at, uniform rules of the
road, **50:13**

Right-of-way, **50:9, 59:47, 59:48,**
59:80

Stopped vehicle in intersection, jury
charges, **59:48**

INTERSPOUSAL TORT IMMUNITY

Defenses to liability of owners and
operators, **48:7**

INTERVENING CRIMINAL ACT OF THIRD PARTY

Jury charges, **59:50**

INTOXICATION

Dram Shop Liability, this index

INTOXICATION—Cont'd

Driving under the influence of
alcohol, generally, **50:18**

Jury charges

duty of care, intoxicated person's,
59:51

opinion of witness as to, **59:52**

Witness' opinion, **59:52**

INVESTIGATION OF CLAIMS

Right of insurer, **20:1**

JOHN DOE ACCIDENTS

Uninsured motor vehicles, **34:2, 37:6**

JOINT ENTERPRISE LIABILITY

"Tandem driving," owners' and
operators' liability, **47:12**

JOINT TORT-FEASORS

Jury charges, joint tort-feasors with
different degrees of culpability,
59:53

Settlement with joint tort-feasor,
37:17

Stacking UM coverage, joint tort-
feasors where one tort-feasor is
uninsured, **39:14**

JUDICIAL ESTOPPEL

Defenses to liability of owners and
operators, **48:8**

JURISDICTION

In personam jurisdiction, **7:6**

Motor carrier liability coverage,
federal diversity jurisdiction,
46:12

Process, insufficiency of and result-
ing lack of personal jurisdiction,
58:42

Uninsured motor vehicles, **36:8,**
58:42

JURY

Jury Charges, this index

Qualification, **10:5, 51:31**

Verdict, quotient verdict, jury
charges, **59:91**

Voir dire, **10:6, 51:33**

JURY CHARGES

Act of God (loss of consciousness), driver suffers an unforeseeable, **59:1**
 Actual physical contact, **59:2**
 Admissions in pleadings in another civil action, **59:3**
 Appellate court's language, **60:1**
 Assumption of risk, **59:4**
 Avoidance of consequences, **59:5**
 Backing of vehicle, **59:6**
 Bad character, impeachment, **59:41**
 Bad faith penalty and attorney fees in first-party claim, **59:7**
 Brakes, owner's knowledge of defective, **59:8**
 Carriers of passengers, duty of, **59:9**
 Cautionary instructions, **60:12**
 Child's life, measure of value of, **59:10**
 Clear and convincing evidence, **59:11**
 College of physicians rule, **59:12**
 Collision alone insufficient to establish liability, **59:13**
 Collision and injuries alone no basis for recovery, **59:14**
 Comparative negligence, **59:15**, **59:16**
 Conference, exception to charge at charge conference, **60:11**
 Contribution or indemnification, **59:17 to 59:19**, **59:42 to 59:44**
 Correct instruction may cure erroneous instruction, **60:3**
 "Dart out" statute, **59:20**
 Daubert, expert testimony, **59:30**
 Disabled vehicle, **59:21**
 Dram shop liability, **59:22**, **59:23**
 Earnings, future lost by child who has no past work or earnings record, **59:24**
 Egg shell plaintiff, **59:25**
 Emotional distress from witnessing death of child, **59:26**
 Entering roadway from place other than roadway, **59:27**
 Erroneous instruction, correct instruction may cure, **60:3**

JURY CHARGES—Cont'd

Evidence
 clear and convincing, **59:11**
 equally balanced, **59:28**
 opinion expressed by court on proof, **60:6**
 party's reach, within, but not produced, **59:29**
 slight evidence authorizes jury charge, **60:9**
 Exact language of request, failure to charge, **60:4**
 Expert testimony, **59:30 to 59:32**
 Family purpose doctrine, **59:33**
 Financial circumstances of defendant on award of punitive damages, **59:34**
 Foreseeability, **59:35**
 Full value of life, **59:36**
 General rules governing. Rules governing, below
 Guest passenger, duties of, **59:37**
 Guilty plea to traffic citation, **59:38**
 Horn, **59:39**
 Impeachment with contradictory statements, **59:40**, **59:41**
 Indemnification or contribution, **59:17 to 59:19**, **59:42 to 59:44**
 Independent contractors, **59:45**
 Injury alone no basis for recovery, **59:46**
 Intersection right-of-way
 generally, **59:47**
 with vehicle stopped therein, **59:48**
 Intersection with inoperative traffic light, **59:49**
 Intervening criminal act of third party, **59:50**
 Intoxication
 duty of care, intoxicated person's, **59:51**
 opinion of witness as to, **59:52**
 Joint tort-feasors with different degrees of culpability, **59:53**
 Lane of travel, movement from single, **59:54**
 Last clear chance doctrine, **59:55**
 Leading vehicle not superior to following vehicle, **59:56**

INDEX

JURY CHARGES—Cont'd

- Left turn approach, **59:57**
- Livestock on roadway, **59:58**
- Lookout
 - duty to maintain, **59:59**
 - failure to maintain, **59:60**
- Loss of control of vehicle, **59:61**
- Loss of use of motor vehicle, **59:62**
- Lost wages proof requirement, **59:63**
- Medical bills, **59:64, 59:65**
- Medical expenses, **59:66**
- Minute inspection of individual words or phrases, **60:5**
- Mitigation of damages by following physician's advice, **59:67**
- Motor vehicle equipment and mechanical condition, **59:68**
- Negligence entrustment, **59:70**
- Negligence per se, **59:69**
- No passing zones, **59:72**
- Nominal damages, **59:71**
- Obstruction or interference with driver's view or control, **59:73**
- Open container violation as negligence per se, **59:74**
- Opinion expressed by court on proof, **60:6**
- Ordinary care of plaintiff, **59:75**
- Owner's liability for unsafe or defective condition of vehicle, **59:77**
- Ownership of motor vehicle, **59:76**
- Parking on highway, **59:78**
- Passing on the right of another vehicle, **59:79**
- Pedestrian's duty to yield the right-of-way, **59:80**
- Physical infirmities due to other causes, **59:82**
- Possible issues, no duty to charge on, **60:7**
- Prior inconsistent statement, **59:84**
- Property damage
 - liability claims and bad faith refusal to pay by liability insurer, **59:85**
 - motor vehicle, measure of, **59:86**
- Proximate cause
 - generally, **59:87**
 - one but not both defendants, **59:88**

JURY CHARGES—Cont'd

- Punitive damages
 - generally, **59:89**
 - factors to consider in awarding, **59:90**
- Quotient verdict, **59:91**
- Refusal to charge as error, **60:8**
- Remote damages, **59:92**
- Right half of roadway, duty to drive upon, **59:93**
- Right-of-way, duty of driver having, **59:94**
- Rules governing requests to charge
 - generally, **60:1 to 60:12**
 - appellate court's language, **60:1**
 - charge considered as a whole, **60:2**
 - conference, exception to charge at charge conference, **60:11**
 - correct instruction may cure erroneous instruction, **60:3**
 - exact language of request, failure to charge, **60:4**
 - minute inspection of individual words or phrases, **60:5**
 - opinion expressed by court on proof, **60:6**
 - possible issues, no duty to charge on, **60:7**
 - refusal to charge as error, **60:8**
 - slight evidence authorizes charge, **60:9**
 - written instructions out with jury, **60:10**
- Self-contradictory testimony by party, **59:98**
- Self-incrimination privilege in civil case, **59:99**
- Senses, use of, **59:100**
- Settlement with one of multiple defendants, **59:101**
- Slight evidence authorizes charge, **60:9**
- Speculation as to cause of injury, **59:102**
- Statutory employment—doctrine of strict vicarious liability, **59:103**
- Stopping of vehicle to avoid injury, **59:104**

JURY CHARGES—Cont'd

- Strict vicarious liability doctrine, **59:103**
- Sudden emergency doctrine, **59:106**
- Sudden unforeseen acts, **59:107**
- Superior right to use of roadway, **59:108**
- Sympathy and prejudice, **59:109**
- Third party's negligence as sole proximate cause, **59:111**
- Third person's conduct (duty to control), **59:112**
- Third-party complaint for contribution, **59:110**
- Transition from charges on liability to damages, **59:113**
- Turn signal
 - generally, **59:114**
 - effect of engaging, **59:115**
- Uninsured motorist bad faith claim, **59:116**
- U-turn, **59:117**
- Whole, charge considered as a whole, **60:2**
- Witnesses
 - interest in outcome of case, **59:118**
 - relation to parties, **59:119**
- Workers' compensation exclusive remedy, **59:120**
- Written instructions out with jury, **60:10**

JUSTIFICATION

- Insured for failure to give timely notice, duty of insured to notify insurer, **22:4**

LACK OF COVERAGE

- On operator's personal vehicle, automobile dealers and rental agencies, liability coverage, **19:7**

LANES OF TRAFFIC

- Movement from single, jury charges, **59:54**
- Signals required for turning, changing lanes, slowing or stopping, **50:14**
- Uniform rules of the road, roadways with lanes for traffic, **50:6**

LARCENY

- Comprehensive coverage, **26:3**

LAST CLEAR CHANCE DOCTRINE

- Jury charges, **59:55**
- Owners and operators, liability, **47:7**

LEADING VEHICLE NOT SUPERIOR TO FOLLOWING VEHICLE

- Jury charges, **59:56**

LEASED VEHICLES

- Liability Coverage, this index

LEAVING SCENE OF ACCIDENT

- Uniform rules of the road, **50:36**

LEGAL EXPENSES

- ERISA, common fund doctrine and legal expenses, **53:9**
- Owners' and operators' liability, litigation costs, **47:10**
- Service of summons, notice of duty to avoid unnecessary costs, **58:5**

LEGALLY DENIED COVERAGE

- Uninsured motor vehicles, **32:4**

LIABILITY COVERAGE

- Generally, **10:1 to 10:6**
- Actions against insurers
 - generally, **7:1 to 7:6**
 - direct claim by injured third party against, **7:1**
 - first party claims of insured, **7:3**
 - in personam jurisdiction tortfeasor required for injured party's recovery from liability insurer, **7:6**
 - limitation of actions, **7:5**
 - unsatisfied judgments against insureds, actions against insurers to recover, **7:2**
 - venue, **7:4**
- Admissibility of coverage during trial, **10:4**
- Automobile dealers and rental agencies
 - generally, **19:1 to 19:8**
 - all coverages, **19:4**

INDEX

LIABILITY COVERAGE—Cont'd

- Automobile dealers and rental agencies—Cont'd
 - covered events, **19:6**
 - dealer's provision, **19:1**
 - extent of primary coverage, **19:5**
 - lack of coverage on operator's personal vehicle, **19:7**
 - multiple insurance coverage
 - dealer's (auto) exception, **15:4**
 - rental car liability coverage exemption, **15:3**
 - primary and excess coverage, **19:2**
 - retail dealers, **19:3**
 - U-drive-it agencies and "spot" insurance, **19:8**
- Bad Faith Penalties, this index
- Continuation of coverage for spouse upon death or divorce of insured, **12:4**
- Cooperation of insured
 - generally, **23:1 to 23:4**
 - failure of insured to appear at trial, **23:4**
 - misrepresentation of insured as failure to cooperate, **23:3**
 - necessity, **23:1, 23:2**
- Dealers. Automobile dealers and rental agencies, above
- Declaratory Judgments, this index
- Defend, insurer's duty to
 - generally, **20:2**
 - after exhaustion of limits of liability, **20:4**
 - based upon allegations in complaint, **20:6**
 - impead insurer for refusal to defend, right to, **20:7**
 - primary and secondary insurers' duty, **20:5**
 - refusal of insurer, **20:3, 20:7**
- Definitions, **11:1, 13:1**
- Exclusions from Coverage, this index
- First party claims of insured, **7:3**
- Hired automobile, **11:6**
- In personam jurisdiction tortfeasor required for injured party's recovery from liability insurer, **7:6**

LIABILITY COVERAGE—Cont'd

- Ineffective and inadmissible in evidence
 - hospital or health care center, release of injured person in, **17:4**
- Insurable interest, **10:3**
- Insured
 - generally, **12:1 to 12:8**
 - continuation of coverage for spouse upon death or divorce of insured, **12:4**
 - named insured, **12:2**
 - permissive user, **12:6**
 - persons, **12:1**
 - relatives who are residents of same household, **12:5**
 - rule of election, right of additional insured to reject coverage, **12:8**
 - spouse as named insured, **12:3**
 - vicariously responsible insured, **12:7**
- Insured automobile
 - generally, **11:1 to 11:7**
 - defined, **11:1**
 - definitions, **11:1**
 - general provisions, owned automobile, **11:2**
 - hired automobile, **11:6**
 - motorcycle liability insurance, **11:7**
 - newly acquired owned automobile, **11:3**
 - non-owned automobile, **11:5, 11:6**
 - temporary substitute, non-owned automobile, **11:4**
- Interpretation and regulation of insurance contracts, minimum statutory requirements for liability policies, **2:2, 2:3**
- Investigation of claims, rights and duties of insurer, **20:1**
- Leased vehicles
 - Automobile dealers and rental agencies, above
 - exclusions from coverage, **14:14**
- Limit of insurer's liability
 - generally, **18:1**

LIABILITY COVERAGE—Cont'd

- Limit of insurer's liability—Cont'd
 - disclosure, **18:4**
 - Georgia Motor Vehicle Accident Reparations Act, **18:1**
 - loss of consortium, **18:3**
 - minimum limit of liability, **18:1**
 - multiple vehicles, injured parties or claims, **18:2**
 - third-party claimant, insurer's liability reduced by set-off for payment of medical payment benefits, **18:5**
- Limitation of actions, **7:5**
- Loss of consortium, **18:3**
- Loss of use, **13:9**
- Maintenance of an insured motor vehicle, necessity of liability arising out of, **13:2**
- Motor Carrier Liability Coverage, this index
- Motorcycle liability insurance, **11:7**
- Multiple Insurance Coverage, this index
- Multiple vehicles, injured parties or claims, limit of insurer's liability, **18:2**
- Newly acquired owned automobile, **11:3**
- No-fault reparations law
 - generally, **24:1**
 - substantive law on repealed no-fault statute, **24:2**
- Notice, duty to notify insurer
 - generally, **22:1 to 22:5**
 - condition precedent, notice of accident as, **22:1**
 - justification of insured for failure to give timely notice, **22:4**
 - summons or other process, **22:5**
 - who may give notice of accident, **22:2**
- Notice to third party by insurer when paying damage to automobile, **13:10**
- Ownership of an insured motor vehicle, necessity of liability arising out of, **13:2**
- Permissive users, **12:6**

LIABILITY COVERAGE—Cont'd

- Post-judgment interest, **13:8**
- Punitive damages, **13:7**
- Qualification of jury on coverage, **10:5**
- Relatives who are residents of same household, **12:5**
- Releases in automobile claims
 - general liability release, **17:1**
 - limited release, **17:2, 58:32**
 - statutory notice by insurer in releases entered into by insurer without consent of insured, **17:3**
- Rentals. Automobile dealers and rental agencies, above
- Required contents of contract, **10:2**
- Reservation of rights, **16:1, 16:5**
- Set-off or reduction, stacking UM coverage, **39:5**
- Settlement of claims
 - generally, **21:1 to 21:9**
 - care required
 - insurer in settlement, **21:2**
 - settlement of time-limited demand by injured party, **21:5**
 - exhaustion of policy limits with fewer than all claimants, right, **21:3**
 - liability of insurer for refusal to settle, **21:4**
 - pre-suit demands for settlement, **21:9**
 - required terms in settlement demand, **21:9**
 - right of insurer, **21:1**
 - time-limited demand for settlement, **21:5**
 - written notice to third-party claimant where settlement of \$5,000 or more, **21:8**
- Storage costs, **13:9**
- Third-party claimant, insurer's liability reduced by set-off for payment of medical payment benefits, **18:5**
- Towing, **13:9**

INDEX

LIABILITY COVERAGE—Cont'd

- U-drive-it agencies and “spot” insurance, **19:8**
- Uninsured Motorist Coverage, this index
- Use of an insured motor vehicle, necessity of liability arising out of, **13:2**
- Venue, **7:4**
- Vicariously responsible insured, **12:7**
- Voir dire, reference to liability insurance during, **10:6**
- Waiver, insurer’s waiver of defenses to coverage, **16:2**
- What is insured
 - generally, **13:1 to 13:10**
 - accident, necessity of for liability insurance to apply, **13:3**
 - bodily injury and death, **13:5**
 - damages, punitive damages, **13:7**
 - definition of “vehicle insurance,” **13:1**
 - loading and unloading, **13:4**
 - loss of use, **13:9**
 - notice to third party by insurer when paying damage to automobile, **13:10**
 - ownership, maintenance, or use of an insured motor vehicle, necessity of liability arising out of, **13:2**
 - post-judgment interest, **13:8**
 - property damage, **13:6**
 - punitive damages, **13:7**
 - storage costs, **13:9**
 - towing, **13:9**

LIENS

- Medicaid liens, **55:10**
- Medical provider liens
 - generally, **55:1**
 - affidavit, **55:3**
 - cause of action on lien and statute of limitations, **55:4**
 - negotiated agreement between health care insurer and hospital, effect of, **55:7**
 - no right of action to determine liability for injuries, **55:5**

LIENS—Cont'd

- Medical provider liens—Cont'd
 - perfecting, **55:2**
 - release or covenant not to sue, effect, **55:3**
 - superior court clerk’s duties, **55:8**
 - wrongful death cause of action, medical lien does not attach to, **55:6**
- Medicare liens, **55:9**
- Negotiated agreement between health care insurer and hospital, effect of, **55:7**
- Workers’ Compensation Subrogation, this index
- Wrongful death cause of action, medical lien does not attach to, **55:6**

LIMITATIONS OF ACTIONS

- Declaratory judgments, **16:5**
- Defenses to liability of owners and operators, **48:9**
- Insurer, against, **7:5**
- Medical liens, **55:4**
- Motor carriers and insurers of motor carriers, actions against, **46:10**
- Negligence per se and tolling of the statute of limitations and antelitem notices, **50:1**
- Negligent procurement of insurance coverage, suit against agent for, **6:5**
- Reimbursement and subrogation under ERISA, **53:10**
- Subrogation for
 - payment of benefits, damage to insured motor vehicle, **27:5**
 - UM payments, **40:7**
- UM carriers, actions against, **37:19**
- Workers’ compensation subrogation, **54:9**

LIMITED RELEASE

- Generally, **17:2**

LIMITS OF LIABILITY

- Generally, **18:1**
- Disclosure, **18:4**
- Duty of insurer to defend after exhaustion, **20:4**

LIMITS OF LIABILITY—Cont'd

- Georgia Motor Vehicle Accident
Reparations Act, **18:1**
- Loss of consortium, **18:3**
- Minimum limit of liability, **18:1**
- Multiple vehicles, injured parties or
claims, **18:2**
- Qualification of jury as to relation-
ship with insurer that has paid
its policy limit, **51:31**
- Third-party claimant, insurer's
liability reduced by set-off for
payment of medical payment
benefits, **18:5**

LIVESTOCK ON ROADWAY

- Jury charges, **59:58**

LOADING AND UNLOADING

- Generally, **13:4**
- Uniform rules of the road, **50:37**

LOAN RECEIPTS

- Subrogation for payment of benefits,
damage to insured motor vehi-
cle, **27:2**

LONG ARM STATUTE

- Nonresident Motorist Act, **57:11**

LOOKOUT

- Jury charges
duty to maintain, **59:59**
failure to maintain, **59:60**

LOSS OF CONSORTIUM

- Defendant's interrogatories to
plaintiff, form, **58:17**
- Insurer's limit of liability, **18:3**

LOSS OF CONTROL OF VEHICLE

- Jury charges, **59:61**

**LOSS OF USE OF MOTOR
VEHICLE**

- Jury charges, **59:62**
- Liability coverage, what is insured,
13:9
- Theft loss, **26:2**

LOST WAGES

- Proof requirement, jury charges,
59:63

MAKE WHOLE DOCTRINE

- Federal common law, reimbursement
and subrogation under ERISA,
53:7

**MECHANICAL CONDITION OF
VEHICLE**

- Jury charges, **59:68**

MEDICAID LIENS

- Generally, **55:10**

**MEDICAL AND/OR HOSPITAL
INFORMATION**

- Authorization, form, **58:9**
- Authorization for release of medical
records, including drug or pre-
scription information, **58:10**

MEDICAL BILLS

- Admissibility of evidence and proof
at trial, **51:15**

MEDICAL EXAMINATION

- Independent
policy conditions precedent, **35:6**

MEDICAL EXPENSES

- Bankruptcy discharge of medical
expenses, **51:4**
- Future medical expenses, **51:12**
- Jury charges, **59:64 to 59:66**
- Reimbursement Statute, this index

MEDICAL HISTORY

- Admissibility of evidence and proof
at trial, **51:16**

**MEDICAL PAYMENTS
COVERAGE**

- Generally, **28:1 to 28:13**
- Applicable statutes, **28:2**
- Collateral source, **28:12**
- Correlating payments with uninsured
motorist coverages, **28:11**
- Covered automobiles, **28:4**
- Covered events, **28:5**
- Covered persons, **28:3**
- Limitations of actions, **28:7**
- Policy conditions and limitations,
28:6
- Policy notice conditions, **28:8**

INDEX

MEDICAL PAYMENTS

COVERAGE—Cont'd

- Stacking coverage, **28:10**
- Statutory bad faith penalties and attorney fees, **28:13**
- Subrogation and right of reimbursement, **28:9**

MEDICAL PROVIDER LIENS

- Liens, this index

MEDICAL REPORTS

- Admissibility of evidence and proof at trial, **51:17**
- Objections, **51:17, 58:38**

MEDICARE LIENS

- Generally, **55:9**

MINORS

- Children and Minors, this index

MISREPRESENTATION

- Cancellation or rescission of liability policy for misrepresentation in application, **5:7**
- Cooperation of insured, misrepresentation as failure to cooperate, **23:3**
- First party property damage coverage, misrepresentation in application, **25:9**
- Uninsured motorist coverage, misrepresentation in application, **29:11**

MITIGATION OF DAMAGES

- Following physician's advice, jury charges, **59:67**

MOBILE TELEPHONES OR ELECTRONIC COMMUNICATION DEVICES

- Admissibility of evidence and proof at trial, text-messaging, **51:26**
- Uniform rules of the road, Hands-Free Georgia Act, **50:31**

MORE CLOSELY IDENTIFIED WITH TEST

- Stacking UM coverage, **39:8**

MOTIONS

- Affidavit in support of motion to transfer, form, **58:12**

MOTIONS—Cont'd

- Consent Motion, this index
- Defendant's motion in limine and citation of authority, form, **58:19**
- Notice of hearing on motion to transfer, form, **58:13**
- Plaintiff's motion in limine with citation of supporting authority, **58:51**
- Prohibition of damages anchoring, **58:55**
- Stay, brief in support of motion, **58:7**
- Third party defendant, motion to dismiss and for judgment on the pleadings of, **58:41**
- Transfer of defendant with supporting citation of authority, form, **58:11**

MOTOR CARRIER LIABILITY COVERAGE

- Generally, **44:1 to 44:7**
- Actions against motor carriers and insurers of motor carriers generally, **46:1 to 46:12**
- cancellation and continuous coverage regulation, **46:5**
- direct action against liability insurer, **46:1**
- duty of carriers of passengers, **46:11**
- effect of motor carrier's breach of policy condition, **46:3**
- federal diversity jurisdiction, **46:12**
- limitations of actions, **46:10**
- proof of insurance policy, **46:7**
- property permit or certificate of public convenience and necessity, **46:6**
- radius-of-use limitation, **46:4**
- service of process, **46:9**
- statutory condition precedent, **46:2**
- venue, **46:8**
- Bond or liability insurance, **45:2**
- Cancellation and continuous coverage regulation, **46:5**
- Choice of laws, **46:13**
- Comprehensive Safety Analysis 2010, **45:5**
- Direct action against liability insurer, **46:1**

**MOTOR CARRIER LIABILITY
COVERAGE—Cont'd**

- Exempt carriers, **44:5**
- Federal diversity jurisdiction, actions against motor carriers and insurers of motor carriers, **46:12**
- Federal motor carrier safety regulations, **45:4**
- Georgia Forest Products Trucking Rules, **45:6**
- Jurisdiction, actions against motor carriers and insurers of motor carriers, **46:12**
- Limitations of actions, **46:10**
- Motor common carriers, generally, **44:2**
- Motor contract carriers, generally, **44:3**
- Passengers, duty of carriers of, generally, **46:11, 59:9**
- Preemption by federal law, **44:6**
- Property permit or certificate of public convenience and necessity, **46:6**
- Property permits, certificates of convenience and necessity and registration permits, **45:1**
- Radius-of-use limitation, **46:4**
- Service of process, **46:9**
- Statutory and regulatory requirements, **45:1 to 45:6**
- Statutory condition precedent, **46:2**
- Statutory employees, **45:3**
- Vehicles not operated as motor carriers, **44:7**
- Venue, **46:8**

MOTOR VEHICLE CARRIERS

- Revision of O.C.G.A.
 - 40-1-112(c), after July 1, 2024, **46A:1**
 - 40-2-140(d)(4), after July 1, 2024, **46A:2**

MOTOR VEHICLE RECORD

- Letter authorizing release of motor vehicle record, form, **58:35**

MOTORCYCLES

- Liability insurance, **11:7**

**MULTIPLE CLAIMANTS AND
RECOVERY OF LIABILITY
AND “ADDED ON” UM
COVERAGES**

- Generally, **39B:1 to 39B:5**
- The “added on” UM coverage option, **39B:1**
- Maximizing recoveries under combined single limit liability and split-limits “added on” UM coverages, **39B:5**
- Maximizing recoveries under split-limits liability and “added on” UM coverages, **39B:3**
- Maximizing recoveries under split-limits liability and combined single limit “added on” UM coverages, **39B:4**
- Prefatory explanation, **39B:2**

**MULTIPLE CLAIMANTS AND
RECOVERY OF LIABILITY
AND “REDUCED” UM
COVERAGES**

- Generally, **39A:1 to 39A:9**
- The “reduced” UM coverage provision, **39A:1**
- Available liability coverage, **39A:3**
- Legislative history, **39A:2**
- Maximizing recoveries under combined single limit liability coverage and split-limits “reduced” UM coverages, **39A:9**
- Maximizing recoveries under split-limits liability and combined single limit “reduced” UM coverages, **39A:8**
- Maximizing recoveries under split-limits liability and “reduced” UM coverages, **39A:7**
- Per person vs per accident UM limits, **39A:4**
- Separate “per person” Georgia approach, **39A:6**
- Simple one-step “per accident” North Carolina formula, **39A:5**

**MULTIPLE INSURANCE
COVERAGE**

- Generally, **15:1 to 15:5**

INDEX

MULTIPLE INSURANCE COVERAGE—Cont'd

- Automobile dealer's exception, **15:4**
- Insolvency pool exception, **15:5**
- Primary and secondary coverage,
insurance follows the car, **15:2**
- Rental car liability coverage exemp-
tion, **15:3**
- Stacking multiple liability coverages,
15:1
- Stacking UM coverage, **39:2, 39:13**

NAMED DRIVER EXCLUSION

- Exclusions from coverage, **14:9, 30:7**
- Uninsured motorist coverage, **30:7**

NAMED INSURED

- Generally, **12:1**
- Spouse as named insured, **12:3**

NEGLIGENCE PER SE

- Jury charges, **59:69**
- Open container violation, jury
charges, **59:74**
- Operator, liability, for violation of
statute or ordinance, owners and
operators, liability, **47:2**
- Uniform rules of the road, negligence
per se and tolling of the statute
of limitations and ante litem
notices, **50:1**

NEGLIGENT ENTRUSTMENT

- Jury charges, **59:70**
- Owners and operators, liability, **47:5**

NEGLIGENT HIRING AND RETENTION

- Owners and operators, liability
training, and supervision, **47:6**

NEGLIGENT PROCUREMENT OF COVERAGE

- Statute of limitations for suit against
agent for negligent procurement
of insurance coverage, **6:5**

NEWLY ACQUIRED AUTOMOBILE

- Insured automobile, **11:3**

NO BOND OR SECURITY IN LIEU OF LIABILITY INSURANCE

- Uninsured motor vehicles, **32:6**

NO PASSING ZONES

- Jury charges, **59:72**

NO-FAULT REPARATIONS LAW

- Repeal
 - generally, **24:1**
 - substantive law on repealed no-
fault statute, **24:2**

NOMINAL DAMAGES

- Jury charges, **59:71**

NON-OWNED AUTOMOBILE

- Insured automobile, **11:5, 11:6**

NONPARTY

- Defendant's request for production of
documents to non-party, form,
58:36, 58:37
- Notice that nonparty was wholly or
partial at fault, form, **58:40**
- Request for production and waiver of
privileged matter, admissibility
of evidence and proof at trial,
51:19

NON-RENEWAL OF INSURANCE CONTRACT

- Generally, **4:2**
- Hearing, right of insured to hearing
for alleged wrongful nonre-
newal, **4:3**
- Noncompliance with nonrenewal
provisions, effect of issuance of
new insurance policy in cases
of, **4:4**

NONRESIDENT MOTORIST ACT

- Generally, **57:1 to 57:11**
- Family purpose doctrine, **57:6**
- Foreign nationals, **57:9**
- Long arm statute, **57:11**
- Minors, **57:7**
- Multiple residences, **57:5**
- Personal representative of nonresi-
dent motorist, **57:8**
- Purpose of Nonresident Motorist Act,
57:1

**NONRESIDENT MOTORIST ACT
—Cont'd**

- Removal of case to federal court, **57:10**
- Service of process on nonresident motorists, **57:2, 57:11**
- Time of tort, nonresidency at, **57:4**
- Venue of actions against nonresident motorists, **57:3**

NOTICE

- Before settlement, release of all claims form, **58:33**
 - pursuant to § 29-3-2, form, **58:21**
- Benefit provider triggers requirement of reciprocal notice to injured party, Reimbursement Statute, **52:10**
- Cancellation to insured not required contract of insurance void ab initio for failure of consideration, **5:6**
- Duty to avoid unnecessary costs of service of summons, forms, **58:5**
- Duty to notify insurer
 - generally, **22:1 to 22:5**
 - justification of insured for failure to give timely notice, **22:4**
 - summons or other process, **22:5**
 - uninsured motor vehicles, **34:1, 34:2**
 - who may give notice of accident, **22:2**
- Effect of not providing, Reimbursement Statute, **52:11**
- Hearing on motion to transfer, form, **58:13**
- Insurance Commissioner and Insurance Consumer Advocate, **8:7**
- Lawsuit and request for waiver of service of summons, form, **58:3**
- Liability coverage, notice to third party by insurer when paying damage to automobile, **13:10**
- Negligence per se and tolling of the statute of limitations and ante litem notices, **50:1**
- Occurrence, policy conditions precedent, uninsured motor vehicles, **35:2**

NOTICE—Cont'd

- Security, deposit of after notice following a motor vehicle accident, **57A:1 to 57A:3, 58:47**
- Third-party claim
 - Reimbursement Statute, **52:9**
 - settlement of \$5,000 or more, **21:8**
- Uninsured motorist coverage, **34:1, 34:2**
- Unliquidated Damages Interest Act, notice of demand, **56:2**

OATH

- Policy conditions precedent, uninsured motor vehicles, **35:3**

**OBEDIENCE TO TRAFFIC
CONTROL DEVICES**

- Uniform rules of the road, **50:2**

OBJECTIONS

- Medical reports, **51:17, 58:38**

**OBSTRUCTION OR
INTERFERENCE WITH
DRIVER'S VIEW OR
CONTROL**

- Jury charges, **59:73**

OFFER OF SETTLEMENT

- Settlement, this index

**OPEN CONTAINER VIOLATION
AS NEGLIGENCE PER SE**

- Jury charges, **59:74**

OPERATORS OF VEHICLES

- Owners' and Operators' Liability, this index

OPTIONAL COVERAGE

- Uninsured motorist coverage, **29:7**

ORDER

- Consent motion to open default, form, **58:50**
- Dismissing action with prejudice, form, **58:27, 58:28**

ORDINARY CARE OF PLAINTIFF

- Jury charges, **59:75**

OUT-OF-STATE POLICIES

- Subrogation for UM payments, **40:3**

INDEX

OVERTAKING AND PASSING

Uniform rules of the road, **50:5, 50:21**

OWNERS' AND OPERATORS' LIABILITY

Generally, **47:1 to 47:14**

Accident abolished as defense, **48:1**

Act of God, **48:2**

Apportionment of damages among defendants according to percentage of fault, **48:3**

Assumption of risk, **48:4**

Avoidance doctrine, **48:5**

Contributory and comparative negligence, **48:6**

Defenses to liability of owners and operators

generally, **48:1 to 48:15**

accident abolished as defense, **48:1**

act of God, **48:2**

apportionment of damage among defendants according to percentage of fault, **48:3**

assumption of risk, **48:4**

avoidance doctrine, **48:5**

contributory and comparative negligence, **48:6**

fireman's rule, **48:15**

interspousal tort immunity, **48:7**

judicial estoppel, **48:8**

limitations of actions, **48:9**

parental tort immunity, **48:10**

sibling tort immunity, **48:11**

sovereign immunity, **48:12**

sudden emergency doctrine, **48:13**

tort immunity

interspousal immunity, **48:7**

parental immunity, **48:10**

sibling tort immunity, **48:11**

workers' compensation as exclusive remedy, **48:14**

Family purpose doctrine, **47:4**

Fireman's rule, defenses to liability of owners and operators, **48:15**

Interspousal tort immunity, **48:7**

Joint venturers, **47:14**

Judicial estoppel, **48:8**

Last clear chance doctrine, **47:7**

OWNERS' AND OPERATORS' LIABILITY—Cont'd

Limitations of actions, **48:9**

Litigation expenses, **47:10**

Mere ownership not sufficient to impose liability, **47:8**

Negligence per se, **47:2**

Negligent entrustment, **47:5**

Negligent hiring and retention training, and supervision, **47:6**

Operator's liability, generally, **47:1**

Parental tort immunity, **48:10**

Punitive damages as unconstitutionally excessive, **47:9**

Rescue doctrine, **47:13**

Separate causes of action for personal injury and property damage, **47:11**

Sibling tort immunity, **48:11**

Sovereign immunity, **48:12**

Sudden emergency doctrine, **48:13**

"Tandem driving" joint enterprise liability, **47:12**

Tort immunity

interspousal immunity, **48:7**

parental immunity, **48:10**

sibling tort immunity, **48:11**

Unsafe or defective condition of vehicle, jury charges, **59:77**

Violation of statute or ordinance, **47:2**

Workers' compensation as exclusive remedy, **48:14**

OWNERSHIP

Jury charges, **59:76**

Liability of owners. Owners' and Operators' Liability, this index

Maintenance or use of uninsured motor vehicle, **31:2**

What is insured, necessity of liability arising out of ownership of an insured motor vehicle, **13:2**

PARENTAL TORT IMMUNITY

Defenses to liability of owners and operators, **48:10**

PARKING ON HIGHWAY

Jury charges, **59:78**

PARKING ON HIGHWAY—Cont'd

Stopping, standing on a controlled-access
prohibited except in an emergency
uniform rules of the road, **50:39**

**PARKING OUTSIDE OF BUSINESS
OR RESIDENCE DISTRICTS**

Uniform rules of the road, **50:26**

**PASSING ON THE RIGHT OF
ANOTHER VEHICLE**

Jury charges, **59:79**

**PASSING VEHICLES
PROCEEDING IN OPPOSITE
DIRECTIONS**

Uniform rules of the road, **50:4**

PEDESTRIANS

Colliding with pedestrian, driver to
exercise due care to avoid,
50:25

Crossing at other than a crosswalk,
50:28

Overtaking or passing vehicles
stopped for, **50:21**

Right of way in cross walks, **50:29**

Right-of-way, pedestrian's duty to
yield, **59:80**

Traffic-control devices and traffic
regulation, obedience to, **50:30**

Walking along or upon a highway,
generally, **50:27**

PENALTIES

Bad Faith Penalties, this index

PERMISSIVE USER

Generally, **12:6**

Permissive use entails express or
implied permission, **59:81**

Second permittee doctrine, **59:95 to
59:97**

PERSONAL REPRESENTATIVES

Nonresident motorists, **57:8**

Uninsured motorist coverage, **30:3**

PERSONS INSURED

Generally, **12:1**

**PHYSICAL INFIRMITIES DUE TO
OTHER CAUSES**

Jury charges, **59:82**

POLICE CHASES

Uniform rules of the road, law
enforcement officers' liability in
pursuit of fleeing suspects,
50:23

POLICE REPORT NARRATIVES

Admissibility of evidence and proof
at trial, **51:21**

POLICY

Condition precedent
Independent medical examination,
35:6

Contract of Insurance, this index

POST-JUDGMENT INTEREST

Generally, **13:8, 56:15**

PREEMPTION BY FEDERAL LAW

ERISA, Reimbursement Statute,
52:15

Motor carriers, **44:6**

Reimbursement and subrogation
under ERISA, **53:2**

PREJUDICE

Consent motion and agreement for
dismissal of UM insurance car-
rier without prejudice and order,
form, **58:22**

Dismissing action with prejudice,
37:13, 58:27, 58:28

Jury charges, **59:109**

Subrogation for UM payments, vol-
untary dismissal with prejudice
of tortfeasor, **40:12**

PREMIUM FINANCE COMPANIES

Cancellation of contract, **5:3**

PREMIUM TEST

Receipt, stacking UM coverage, **39:7**

**PRESUIT OFFERS TO SETTLE
PERSONAL INJURY TORT
CLAIMS**

Generally, **56B:1 to 56B:11**

Acceptance of offer, **56B:3, 56B:10**

INDEX

PRESUIT OFFERS TO SETTLE PERSONAL INJURY TORT CLAIMS—Cont'd

Clarification, right to seek reasonable, **56B:4**

Code section, offer to settle must reference, **56B:6**

Conveyance of offer, how offer to settle must be sent, **56B:5**

Filing of a civil action, prior to, **56B:11**

Material terms, whether offer to settle may include terms in addition to statutorily required, **56B:10**

Material terms offer to settle must and may contain, **56B:2**

Means of monetary payment, **56B:7**

Terms of settlement agreement agreeable to parties, **56B:9**

Time

filing of a civil action, prior to, **56B:11**

filing of an answer in civil action, prior to, **56B:12**

payment, requiring payment with specified period, **56B:8**

Written acceptance, offer to settle must reference address, facsimile number, or email address for, **56B:6**

PRIMARY AND EXCESS COVERAGE

Automobile dealers and rental agencies, liability coverage, **19:2**

PRIMARY AND SECONDARY COVERAGE

Insurance follows the car, multiple insurance coverage, **15:2**

Stacking UM coverage, **39:6**

PRIMARY AND SECONDARY INSURERS

Declaratory judgment actions between, **9:7**

Duty to defend, **20:5**

PRIMARY COVERAGE

Available but not availed, stacking UM coverage, **39:11**

PRIOR INCONSISTENT STATEMENT

Jury charges, **59:84**

PROCESS

Service of Process, this index

PRODUCTION OF DOCUMENTS

Defendant's request for production of documents to non-party, form, **58:36, 58:37**

Plaintiff's first request for production to defendant, form, **58:34**

PROHIBITION

Stopping, standing, or parking on a controlled-access highway except in an emergency, **50:39**

PROOF AT TRIAL

Evidence, this index

PROOF OF PROPERTY PERMIT OR CERTIFICATE OF PUBLIC CONVENIENCE AND NECESSITY

Actions against motor carriers and their insurers, **46:6**

PROPERTY DAMAGE

Generally, **13:6**

First Party Property Damage Coverage, this index

Liability claims and bad faith refusal to pay by liability insurer, jury charges, **59:85**

Separate causes of action for personal injury and property damage, **47:11**

To motor vehicle, measure of, jury charges, **59:86**

PROPERTY OF INSURED

Damages, uninsured motor vehicles, **38:3**

Exclusions from coverage, **14:2**

PROPERTY PERMITS

Motor carriers, **45:1**

PRORATION OF STACKABLE UM COVERAGES

Generally, **39:10**

**PROVING EXISTENCE OF
UNINSURED MOTORIST
COVERAGE**

Actions against UM carriers, **37:23**

**PROVING UNINSURED STATUS
OF OFFENDING MOTORIST**

Actions against UM carriers, **37:22**

PROXIMATE CAUSE

Jury charges, **59:87**

One but not both defendants, jury
charges, **59:88**

Sovereign immunity, waiver of,
57B:2

**PUBLIC OR LIVERY
CONVEYANCE EXCLUSION**

Uninsured motorist coverage, **30:10**

PUNITIVE DAMAGES

Generally, **13:7**

Constitutionality, **47:9**

Excessive, **47:9**

Factors to consider in awarding,
59:90

Jury charges, **59:89, 59:90**

Offer of settlement, **56A:7**

Uninsured motor vehicles, **38:4,**
39:16

Unliquidated Damages Interest Act,
punitive damages not counted in
assessing judgment amount,
56:13

**PURCHASE OF SIMILAR
INSURANCE**

Cancellation of contract, **5:4**

QUALIFICATION OF JURY

Generally, **10:5, 51:31, 51:33**

Defendant's memorandum of law to
limit qualification of jurors
based on relationship to insur-
ance company that has paid its
policy limits, **58:52**

QUOTIENT VERDICT

Jury charges, **59:91**

RACING

First party property damage cover-
age, exclusion, **25:7**

RACING—Cont'd

Uniform rules of the road, racing on
highways and streets, **50:32**

REAL PARTY IN INTEREST

Subrogation for

payment of benefits, damage to
insured motor vehicle, **27:3**

UM payments, **40:6**

REASONABLE BELIEF

PERMISSION EXCLUSION

Uninsured motorist coverage, **30:8**

RECKLESS DRIVING

Uniform rules of the road, **50:19**

RECORDS

Letter authorizing release of motor
vehicle record, form, **58:35**

RECOVERABLE DAMAGES

Uninsured motor vehicles, **38:1**

REFUSAL

Insurer to defend, **20:3, 20:7**

REGISTRATION PERMITS

Motor carriers, **45:1**

REIMBURSEMENT

ERISA, reimbursement under.

ERISA, this index

Statutory scheme. Reimbursement

Statute, this index

REIMBURSEMENT STATUTE

Generally, **52:1 to 52:15**

Allocation of amounts paid among
categories of damages sought at
trial, **52:5**

Benefit provider not included as
copayee on check, etc., in pay-
ment of settlement, etc., **52:7**

Benefit provider's right to declaratory
judgment to equitably share in
settlement, **52:4**

Confidentiality provisions in settle-
ment agreement, **52:13**

Definitions, **52:2**

ERISA preemption, **52:15**

Exceptions to applicability of statute,
52:14

INDEX

REIMBURSEMENT STATUTE

—Cont'd

- No reduction allowed as setoff against claim for reimbursement, **52:8**
- Notice
 - benefit provider triggers requirement of reciprocal notice to injured party, **52:10**
 - effect of not providing, **52:11**
 - third-party claim from injured party to benefit provider, **52:9**
- Overview, **52:1**
- Policies in conflict with statute prohibited, **52:12**
- Subrogation against person at fault prohibited, **52:6**
- When benefit provider may require, **52:3**

RELATIVES WHO ARE RESIDENTS OF SAME HOUSEHOLD

- Persons insured, **12:5**

RELEASE

- All claims and agreement, form, **58:29**
- General liability release, **17:1**
- Letter authorizing release of motor vehicle record, form, **58:35**
- Liability Coverage, this index
- Limited liability release, form, **58:32**
- Limited release, **17:2**
- Notice before settlement, release of all claims form, **58:33**
- pursuant to § 29-3-2, form, **58:21**
- Release and assignment of claims, form, **58:30**
- Statutory notice by insurer in releases entered into by insurer without consent of insured, **17:3**
- Trust agreement under UM insurance protection coverage, form, **58:31**
- Underinsured motorist
 - actions against UM carriers, **37:12**
 - limited release and liability carrier's duty to defend, **40:8**

REMOTE DAMAGES

- Jury charges, **59:92**

REMOVAL OF CASE TO FEDERAL COURT

- Nonresident Motorist Act, **57:10**

RENEWAL OF INSURANCE CONTRACT

- Generally, **4:1 to 4:4**
- Non-renewal of Insurance Contract, this index

RENTAL AGENCIES

- Liability Coverage, this index

REPAIR FACILITY

- Selection, damage to insured motor vehicle, **25:4**

REPEAL

- No-fault reparations law
 - generally, **24:1**
 - substantive law on repealed no-fault statute, **24:2**

REPORTS

- Accident Reports, this index
- Medical Reports, this index
- Police report narratives, admissibility of evidence and proof at trial, **51:21**

REQUESTS TO CHARGE

- Jury Charges, this index

RES GESTAE DECLARATIONS

- Admissibility of evidence and proof at trial, **51:22**

RESCISSION OF INSURANCE CONTRACT

- Cancellation or Rescission of Insurance Contract, this index

RESCUE DOCTRINE

- Owners' and operators' liability, **47:13**

RESERVATION OF RIGHTS

- Generally, **16:1**
- Consent of insured, **16:5**
- Declaratory judgments, **16:5**

RESERVATION OF RIGHTS

—Cont'd

Form and content of reservation of rights, **16:3**

Informing an insured of all known defenses to coverage, necessity of, **16:3**

Prior judgment in favor of injured party, **16:4**

RESIDENT RELATIVES

Uninsured motorist coverage, **30:2**

RESPONDEAT SUPERIOR

Owner's liability for owner for tort of agent, **47:3**

RESPONSIBILITIES AND SUPERVISION

Insurers Insolvency Pool, **41:2**

RIDESHARING COVERAGE

Generally, **57C:1 to 57C:11**

Contribution, right of contribution by personal vehicle insurer, **57C:8**

Definitions, **57C:2**

Denial of claim by personal vehicle insurer, coverage under transportation network company's policy not dependent on, **57C:10**

Direct actions against liability insurers of rideshare network services, **57C:11**

Disclosures required by transportation network companies, **57C:9**

Driver, insurance maintained by, **57C:6**

Duties of insurer of transportation network companies, **57C:7**

Exclusions, statutorily authorized policy exclusion, **57C:5**

Primary motor vehicle insurance policy, **57C:3**

Satisfying insurance policy requirements, **57C:4**

Statutory basis, **57C:1**

RIGHT OF ADDITIONAL INSURED TO REJECT COVERAGE

Rule of election, **12:8**

RIGHT SIDE OF ROADWAY

Jury charges, **59:93**

Uniform rules of the road, **50:3**

RIGHT-OF-WAY

Generally, **50:9, 59:47, 59:48, 59:80, 59:94**

RISK, ASSUMPTION OF

Defenses to liability of owners and operators, **48:4**

Jury charges, **59:4**

ROADS

Uniform rules

approaching and passing a bicycle, **50:38**

RULE NISI ORDER

Form, **58:6**

RULE OF ELECTION

Right of additional insured to reject coverage, **12:8**

RULES OF THE ROAD

Uniform Rules of the Road, this index

SCHOOL DISTRICTS

Waiver of sovereign immunity, liability claims against local government entities including school districts, **57B:1**

SEATBELTS

Admissibility of evidence and proof at trial, **51:23**

Safety belt requirement, uniform rules of the road, **50:33**

SECOND PERMITTEE DOCTRINE

Generally, **59:95 to 59:97**

SECURITY DEPOSIT

Form, request for hearing on notice by Department of Drivers Services to deposit security, **58:47**

Suspension of driver's license for failure to post security after notice following a motor vehicle accident, **57A:1 to 57A:3**

INDEX

SELF-CONTRADICTORY TESTIMONY BY PARTY

Jury charges, **59:98**

SELF-INCRIMINATION PRIVILEGE

Jury charges, **59:99**

SENSES

Use of, jury charges, **59:100**

SEPARATE ACTION

Bad faith, actions against UM carriers, **37:5**

Personal injury and property damage, separate causes of action for, **47:11**

SERVICE OF PROCESS

Exclusive manner for service, uninsured motor vehicles, **36:1**

How to serve carriers, uninsured motor vehicles, **36:6**

Jurisdiction, lack of for insufficiency of process, **58:42**

Known motorists whose whereabouts are unknown, uninsured motor vehicles, **36:4**

Known uninsured motorists, uninsured motor vehicles, **36:2**

Motor carriers and insurers of motor carriers, **46:9**

Nonresident motorists, **57:2, 57:11**

Summons. Service of Summons, this index

Unknown motorists, uninsured motor vehicles, **36:3**

When to serve carriers, uninsured motor vehicles, **36:5**

Whom to serve when serving carriers, uninsured motor vehicles, **36:7**

SERVICE OF SUMMONS

Notice of duty to avoid unnecessary costs, form, **58:5**

Notice of lawsuit, form, **58:3**

Waiver, form, **58:3, 58:4**

SET-OFF

Medical payments benefits, uninsured motor vehicles, **38:8**

SET-OFF—Cont'd

No reduction allowed as setoff against claim for reimbursement, Reimbursement Statute, **52:8**

Workers' compensation benefits, damages, uninsured motor vehicles, **38:7**

SETTLEMENT

Generally, **21:1 to 21:9**

Arbitration proceedings, offer of settlement, **56A:19**

Attorney fees and expenses of litigation, recovery of, **56A:6, 56A:16 to 56A:21, 58:44 to 58:46**

Bad faith. Good or bad faith, below

Care required

insurer in settlement, **21:2**

settlement of time-limited demand by injured party, **21:5**

Consent judgment, **56A:23**

Constitutional challenges, offer of settlement statute, **56A:11**

Contingency fee arrangements, offer of settlement, **56A:16**

Damages, frivolous claim or defense and, **56A:25**

Exhaustion of policy limits with fewer than all claimants, right, **21:3**

Federal court, applicability of Georgia offer of settlement statute in, **56A:10**

Formation, **21:6**

Forms for pursuing post-judgment motion for attorney fees and expenses of litigation, **56A:21**

Frivolous claim or defense and damages, **56A:25**

General rules of contract, **21:6**

Good or bad faith

bad faith, definition of, **8:2**

offer of settlement not made in good faith, **56A:12**

policy limits, bad faith failure to settle within, **21:1**

Hearing requirement, **56A:15**

SETTLEMENT—Cont’d

Joint tort-feasor, actions against UM carriers, **37:17**

Liability of insurer for refusal to settle, **21:4**

Nonpayment of demand for, meaning of “bad faith” in claims for, **8:2**

Offer of settlement

- generally, **56A:1 to 56A:23**
- arbitration proceedings, **56A:19**
- attorney fees and expenses of litigation, **56A:6, 56A:16 to 56A:21, 58:44 to 58:46**
- consent judgment, **56A:23**
- constitutional challenges, **56A:11**
- contingency fee arrangements, **56A:16**
- damages, frivolous claim or defense and, **56A:25**
- entitlement to award, offer of settlement when party is entitled to award, **56A:14**
- federal court, applicability of Georgia statute in, **56A:10**
- form, offer to settle tort claim and enter into agreement dismissing claim, **58:39**
- forms for pursuing post-judgment motion for attorney fees and expenses of litigation, **56A:21**
- frivolous claim or defense and damages, **56A:25**
- good or bad faith
 - offer not made in good faith, **56A:12**
 - policy limits, bad faith failure to settle within, **21:1**
- hearing requirement, **56A:15**
- “on the defendant’s behalf,”
 - attorney fees and expenses of litigation incurred on, **56A:17**
- particularity, requirement that relevant conditions of offer be stated with, **56A:4**
- Presuit Offers to Settle Personal Injury Tort Claims, this index
- punitive damages, **56A:7**
- requisites of offer of settlement, **56A:3**

SETTLEMENT—Cont’d

Offer of settlement—Cont’d

- same attorney fees and expenses, recovery of, **56A:24**
- sovereign immunity, waiver of, **56A:13**
- statute, generally, **56A:1 to 56A:14**
- subsequent offer does not negate prior unaccepted offer, **56A:5**
- voluntary dismissal without prejudice, effect of, **56A:9**
- when an offer of settlement may be made, **56A:2**
- withdrawal, failure to withdraw offer prior to its expiration, **56A:22**
- writing requirement, **56A:1**

Offer of settlement statute to tort claims, limited to, **56A:8**

One of multiple defendants, jury charges, **59:101**

Particularity, requirement that relevant conditions of offer of settlement be stated with, **56A:4**

Pre-suit demands for settlement, **21:9**

Presuit Offers to Settle Personal Injury Tort Claims, this index

Punitive damages, **56A:7**

Required terms in settlement demand, **21:9**

Right of insurer, **21:1**

Same attorney fees and expenses, recovery of, **56A:24**

Subsequent offer does not negate prior unaccepted offer, **56A:5**

Time

- appeal, post-judgment motion for attorney fees and expenses, **56A:18**
- demand, time-limited demand for settlement, **21:5**
- Presuit Offers to Settle Personal Injury Tort Claims, this index

Unconditional acceptance

- create binding settlement agreement, **21:7**

Voluntary dismissal without prejudice, effect of, **56A:9**

INDEX

SETTLEMENT—Cont'd

- Withdrawal of offer, failure to withdraw offer prior to its expiration, **56A:22**
- Writing requirement
 - notice to third-party claimant where settlement of \$5,000 or more, **21:8**
 - offer of settlement, **56A:1**

SHERIFFS

- Waiver of sovereign immunity, liability claims against local government entities including sheriffs, **57B:1**
- Waiver of sovereign immunity, liability claims against local government officer or employee including sheriff in his or her individual capacity, **57B:5**

SIBLING TORT IMMUNITY

- Defenses to liability of owners and operators, **48:11**

SIGNALS

- Flashing circular yellow signal, **50:22**
- Required for turning. Turn Signals, this index

SINGLE UM POLICY COVERING MULTIPLE VEHICLES

- Generally, **39:3**

SLOWING VEHICLES

- Signals required for turning, changing lanes, slowing or stopping, **50:14**

SOVEREIGN IMMUNITY

- Defenses to liability of owners and operators, **48:12**
- Limit of damages recoverable under waiver
 - against local government for use of motor vehicle, **57B:3**
- Presentment of ante litem notice for claims against county sheriffs arising out of negligent use of motor vehicle, **57B:9**

SOVEREIGN IMMUNITY—Cont'd

- Presentment of ante litem notice of claims against Georgia county arising out of use of motor vehicle, **57B:7**
- Required ante litem notice of claims against Georgia municipality arising out of use of motor vehicle, **57B:6**
- Requirement of ante litem notice of claims against Georgia county arising out of use of motor vehicle, **57B:8**
- UM carriers, actions against, **37:15**
- Waiver of sovereign immunity, **56A:13, 57B:1 to 57B:9**

SPECULATION

- Cause of injury, jury charges, **59:102**

SPEED

- Admissibility of evidence and proof at trial, **51:24**
- Limit, driving in excess of the speed limit, **50:15**
- Racing on highways and streets, **50:32**
- Reasonable and prudent speed, driving at a greater speed than, **50:16**
- Slowing vehicles, signals required for slowing or stopping, **50:14**

SPOILIATION OF EVIDENCE

- Admissibility of evidence and proof at trial, **51:25**

“SPOT” INSURANCE

- Automobile dealers and rental agencies, liability coverage, **19:8**

SPOUSE

- Continuation of coverage for spouse, death of named insured, **12:4**
- Interspousal tort immunity, **48:7**
- Named insured, **12:3**

STACKING COVERAGE

- Medical payments coverage, **28:10**
- Multiple liability coverages, **15:1**
- Uninsured motorists. Stacking UM Coverage, this index

STACKING UM COVERAGE

Generally, **39:1 to 39:17**

Applying priority of payment rules under “reduced” and “added on” UM coverages, **39:12**

Apportionment of fault among defendants and recovery of UM coverage, **39:17**

General rule, **39:1**

Insured status of injured person, **39:4**

Joint tort-feasors where one tort-feasor is uninsured, **39:14**

Liability benefits and UM benefits not recoverable under same policy in single vehicle accident, **39:15**

Liability coverage set-off, **39:5**

More closely identified with test, **39:8**

Multiple Claimants and Recovery of Liability and “Added on” UM Coverages, this index

Multiple Claimants and Recovery of Liability and “Reduced” UM Coverages, this index

Multiple liability policies, **39:13**

Multiple UM policies, **39:2**

Other insurance provisions, **39:9**

Premium test, receipt, **39:7**

Primary and secondary coverage, **39:6**

Primary coverage available but not availed, **39:11**

Proration of stackable coverages, **39:10**

Punitive damages, allocating to liability coverage to facilitate recovery of compensatory damages under UM coverage, **39:16**

Single UM policy covering multiple vehicles, **39:3**

STATUTE OF LIMITATIONS

Limitations of Actions, this index

**STATUTORY BAD FAITH
PENALTIES AND ATTORNEY
FEES**

Medical payments coverage, **28:13**

**STATUTORY CANCELLATION OF
CONTRACT OF INSURANCE**

Cancellation or Rescission of Insurance Contract, this index

**STATUTORY CONDITIONS
PRECEDENT**

Actions against motor carriers and their insurers, **46:2**

Uninsured Motorist Coverage, this index

**STATUTORY COVERAGE
REQUIREMENTS**

Ridesharing coverage, **57C:1**

Uninsured motorist coverage, **29:3**

STATUTORY EMPLOYEE

Motor carriers liability coverage, **45:3**

**STATUTORY EXHAUSTION
PROVISION**

Insurers Insolvency Pool, **43:1**

**STATUTORY PENALTY AND
ATTORNEY FEES**

Damages, uninsured motor vehicles, **38:5**

STAY

Brief in support of motion, **58:7**

Declaratory judgments, stay of underlying tort action while declaratory judgment action pending, **9:9**

Stay of civil action, self-incrimination and, **51:34**

Stipulation, **58:8**

STIPULATION

Dismissal, form, **58:25, 58:26**

Stay, form, **58:8**

STOP SIGNS

Uniform rules of the road, **50:11**

STOPPING

Standing, or parking on a controlled-access

highway prohibited except in an emergency, **50:39**

INDEX

STOPPING DISTANCE

Admissibility of evidence and proof at trial, **51:24**

STOPS OR STOPPING

Admissibility of evidence and proof at trial, stopping distance, **51:24**

Avoidance of injury, stopping of vehicle to avoid injury, jury charges, **59:104**

Business or residence districts, stopping a vehicle outside of, **50:26**

Intersections, stopped vehicle in intersection, jury charges, **59:48**

Signals required for turning, changing lanes, slowing or stopping, **50:14**

Stop signs, **50:11**

STORAGE COSTS

Liability coverage, **13:9**

SUBROGATION AND RIGHT OF REIMBURSEMENT

Bankruptcy discharge of uninsured motorist, **40:14**

ERISA, this index

Exhaustion of liability and available UM coverages, **40:15**

First Party Property Damage Coverage, this index

Medical payments coverage, **28:9**

UM carrier's right of, Insurers Insolvency Pool, **43:4**

UM payments

generally, **40:1 to 40:14**

bankruptcy discharge of uninsured motorist, **40:14**

"circular indemnity," **40:11**

cross-claim, **40:4**

effect on insured's receipt of benefits, **40:5**

fully compensated, **40:2**

general release does extinguish UM carrier's subrogation right, **40:10**

limitations of actions, **40:7**

limited release

liability carrier's duty to defend, **40:8**

SUBROGATION AND RIGHT OF REIMBURSEMENT—Cont'd

UM payments—Cont'd

limited release—Cont'd

UM carrier's subrogation right not extinguished, **40:9**

out-of-state policies, **40:3**

overly broad indemnification provision extinguishes UM carrier's subrogation right, **40:11**

real party in interest, **40:6**

voluntary dismissal with prejudice of tortfeasor, **40:12**

waiver of UM subrogation in exchange for tortfeasor's agreement to cooperate in defense, **40:13**

Voluntary dismissal with prejudice of tortfeasor, **40:12**

Workers' Compensation Subrogation, this index

SUDDEN EMERGENCY DOCTRINE

Defenses to liability of owners and operators, **48:13**

Jury charges, **59:106**

SUDDEN UNFORESEEN ACTS

Jury charges, **59:107**

SUFFICIENCY OF EXCUSE

Policy conditions precedent, uninsured motor vehicles, **35:4**

SUMMARY JUDGMENT

Attorney fees and expenses, claim for, **58:46**

SUMMONS

Notice of accident, duty to notify insurer, **22:5**

Service of Summons, this index

SUPERIOR RIGHT TO USE OF ROADWAY

Jury charges, **59:108**

SUSPENSION OF LICENSE

Drivers' License, this index

SYMPATHY

Jury charges, **59:109**

“TANDEM DRIVING”

Owners’ and operators’ liability, joint enterprise liability, **47:12**

TELEPHONES

Mobile Telephones or Electronic Communication Devices, this index

TEMPORARY SUBSTITUTE VEHICLE

Damage to insured motor vehicle, **25:3**

Non-owned automobile, insured automobile, **11:4**

Uninsured motorist coverage, **31:7**

TESTIMONY

Witnesses and Testimony, this index

TEXT-MESSAGING

Mobile Telephones or Electronic Communication Devices, this index

THEFT LOSS

Generally, **26:2**

THIRD PERSON’S CONDUCT

Duty to control, jury charges, **59:112**

Negligence, sole proximate cause, jury charges, **59:111**

THIRD-PARTY CLAIM

Contribution, jury charges, **59:110**

Declaratory judgments, third party claimant declaratory judgment action against an insurer, **9:6**

Notice

Reimbursement Statute, **52:9**

settlement of \$5,000 or more, **21:8**

Set-off for payment of medical payment benefits, insurer’s liability to third party reduced by, **18:5**

TIME

Cancellation of insurance contract, policy in effect for less than 60 days, **5:5**

Complaint, admissibility of evidence and proof at trial, **51:27**

TIME—Cont’d

First party property damage coverage, time limitation on filing suit, **25:11**

Intersections, right-of-way of vehicles approaching at the same time, **50:9**

Limitation of Actions, this index

Nonresident motorists, nonresidency at time of tort, **57:4**

Presuit Offers to Settle Personal Injury Tort Claims, this index

Settlement, this index

Unliquidated Damages Interest Act, this index

TORT CLAIMS

Exception

product liability claims, **56C:11**

Monetary payment, means of, **56C:7**

Motor vehicle collision

generally, **56C:1 to 56:12**

acceptance of offer, **56C:3**

bodily Injury, **56C:1 to 56:12**

death, **56C:1 to 56:12**

how offer to settle must be sent, **56C:5**

introduction and overview, **56C:1**

personal Injury, **56C:1 to 56:12**

right to seek clarification by recipient, **56C:4**

terms offer to settle, **56C:2**

Offer to settle

additional to statutorily required material terms, **56C:10**

address, facsimile number, or email address for written acceptance, must include, **56C:6**

agreement, terms agreeable to parties, **56C:9**

code section reference, **56C:6**

Safe harbor provision, **56C:8**

Settlement, **56C:1 to 56:12**

Time

named defendants have filed their initial answers or been found to be in default, **56C:12**

INDEX

TORTS

- Admissibility of Evidence and Proof at Trial, this index
- Alcohol provider liability
 - pre-statutory law (Georgia common law), **49:1**
 - statute (Dram Shop Act), **49:2**
- Declaratory judgments, stay of underlying tort action while declaratory judgment action pending, **9:9**
- ERISA, reimbursement under. ERISA, this index
- Georgia Tort Claims Act, **56A:13, 56:17**
- Liens, this index
- Negligence Per Se, this index
- Negligent Entrustment, this index
- Negligent hiring and retention
 - training, and supervision, **47:6**
- Owners' and Operators' Liability, this index
- Presuit Offers to Settle Personal Injury Tort Claims, this index
- Reimbursement Statute, this index
- Uniform Rules of the Road, this index
- Workers' Compensation Subrogation, this index

TOWING

- Liability coverage, **13:9**

TRAFFIC CITATIONS

- Admissibility of evidence and proof at trial, **51:28**

TRAFFIC CONTROL DEVICES

- Obedience to, uniform rules of the road, **50:2**

TRAFFIC VIOLATION OR UNLAWFUL ACT EXCLUSION

- Exclusions from coverage, **14:10**

TRIP RADIUS EXCLUSION

- Exclusions from coverage, **14:11**

TRUCKS

- Using multi-laned highways, uniform rules of the road, **50:8**

TRUST AGREEMENT

- Release and trust agreement under UM insurance protection coverage, form, **58:31**

TURN SIGNALS

- Jury charges, **59:114, 59:115**
- Uniform rules of the road, **50:14**

TURNS

- Intersections, required positions and methods of turning at, **50:13**
- Left turns
 - jury charges, **59:57**
- Left turns, intersection, alley, private drive, or driveway
 - uniform rules of the road, **50:10**
- Signals. Turn Signals, this index
- U-turn, **59:117**

U-DRIVE-IT AGENCIES AND "SPOT" INSURANCE

- Automobile dealers and rental agencies, liability coverage, **19:8**

UM COVERAGES

- Subrogation and right of reimbursement
 - exhaustion of liability and available UM coverages, **40:15**

UNDERINSURED MOTOR VEHICLE

- Uninsured motor vehicles, **32:3**

UNIFORM RULES OF THE ROAD

- Generally, **50:1 to 50:37**
- Aggressive driving, **50:35**
- Alcohol or drugs driving under the influence of, **50:18**
- Approaching and passing a bicycle, **50:38**
- Distraction, unsafe distraction while operating a vehicle, generally, **50:31**
- Electronic communications device, use of, **50:31**
- Emergency vehicles, statutory exemptions for, **50:23**
- Flashing circular yellow signal, **50:22**

**UNIFORM RULES OF THE ROAD
—Cont'd**

Fleeing suspects, law enforcement officers' liability in pursuit of, **50:23**
 Following too closely, **50:7**
 Headlights, required use, **50:20**
 Hit and run, **50:24**
 Impeding normal and reasonable movement of traffic, **50:17**
 Intersections, required positions and methods of turning at, **50:13**
 Lanes, roadways with lanes for traffic, **50:6**
 Leaving the scene of accident, **50:36**
 Mobile phone, use of, **50:31**
 Motor vehicles
 approaching and entering intersections, **50:9**
 turning left, **50:10**
 Negligence per se and tolling of the statute of limitations and antelitem notices, **50:1**
 Obedience to traffic control devices, **50:2**
 Overtaking and passing, **50:5, 50:21**
 Parking a vehicle outside of business or residence districts, **50:26**
 Passing vehicles proceeding in opposite directions, **50:4**
 Pedestrians
 colliding with pedestrian, driver to exercise due care to avoid, **50:25**
 crossing at other than a crosswalk, **50:28**
 overtaking or passing vehicles stopped for, **50:21**
 right of way in cross walks, **50:29**
 traffic-control devices and traffic regulation, obedience to, **50:30**
 walking along or upon a highway, generally, **50:27**
 Racing on highways and streets, **50:32**
 Reckless driving, **50:19**
 Right side of roadway, **50:3**

**UNIFORM RULES OF THE ROAD
—Cont'd**

Roadways, entering and crossing, **50:12**
 Safety belt requirement, **50:33**
 Securing loads on vehicles, **50:37**
 Serious injury by vehicle, **50:34**
 Signals
 flashing circular yellow signal, **50:22**
 turning, changing lanes, slowing or stopping, **50:14**
 Speed, this index
 Statute of limitations, tolling, **50:1**
 Stop signs, **50:11**
 Stopping, standing, or parking on a controlled-access
 highway prohibited except in an emergency, **50:39**
 Stopping, standing or parking a vehicle outside of business or residence districts, **50:26**
 Trucks using multi-laned highways, **50:8**
 Yield signs, **50:11**

**UNINSURED MOTORIST BAD
FAITH CLAIM**

Jury charges, **59:116**

**UNINSURED MOTORIST
COVERAGE**

Generally, **29:1 to 29:13**
 Actions against UM carriers
 generally, **37:1 et seq.**
 actual physical contact requirement, **37:7**
 appellate practice and procedure, **37:18**
 collateral attack upon judgment against uninsured motorist, **37:10**
 confession of judgment by uninsured motorist, **37:11**
 conflict of laws, **37:20**
 contribution from uninsured motor carrier, **37:16**
 declaratory judgment actions, **37:3**
 default of uninsured motorist, **37:9**

INDEX

UNINSURED MOTORIST COVERAGE—Cont'd

Actions against UM carriers—Cont'd
defense election by uninsured
motorist carrier, **37:2**
demand for payment and bad faith,
37:4
exhausting UM limits by selective
settlements, **37:21**
foreign law tort immunity, **37:15**
“John Doe” actions, **37:6**
limitations of actions, **37:19**
pleading UM carrier as party-
defendant and stating UM
contractual claim, **37:1**
proving existence of UM coverage,
37:23
proving uninsured status of offend-
ing motorist, **37:22**
release of underinsured motorist,
37:12
separate action for bad faith, **37:5**
settlement with joint tort-feasor,
37:17
sovereign immunity, **37:15**
voluntary dismissal with prejudice
of tortfeasor, **37:13**
withdrawal from trial participation
by UM carrier’s counsel, **37:8**
workers’ compensation as
exclusive remedy, **37:14**
workers’ compensation subroga-
tion lien, UM benefits not
subject to, **37:24, 54:7**
Actual physical contact requirement,
37:7
Appellate practice and procedure,
37:18
Arbitration, **29:10**
Bad faith provision as exclusive pro-
cedure and penalty, **38:6**
Bankruptcy of uninsured motorist,
29:9
Carrying persons or property for fee
exclusion, **30:9**
Collateral attack upon judgment
against uninsured motorist,
37:10

UNINSURED MOTORIST COVERAGE—Cont'd

Combination of sublimits and
restricted interests, **29:4**
Conditions precedent
policy conditions precedent, below
statutory conditions precedent,
below
Confession of judgment by uninsured
motorist, **37:11**
Conflict of laws, **37:20**
Contribution from uninsured motor
carrier, **37:16**
Corporations, **30:6**
Damages
generally, **38:1 to 38:9**
bad faith provision as exclusive
procedure and penalty, **38:6**
bodily injury and death, **38:2**
property of insured, **38:3**
proration of previous payment of
liability coverage, **38:9**
punitive damages, **38:4**
recoverable damages generally,
38:1
separate elements of damages,
38:9
set-off for workers’ compensation
benefits, **38:7**
set-off or exclusion for medical
payments benefits, uninsured
motor vehicles, **38:8**
statutory penalty and attorney fees,
38:5
Declaratory judgment actions, **37:3**
Deductible amounts, **29:5**
Default of uninsured motorist, **37:9**
Defense election by uninsured motor-
ist carrier, **37:2**
Definition of motor vehicles under
uninsured motorist statute
absence of statutory definition of
motor vehicle, **33:1**
case law definition of motor vehi-
cle, **33:2**
Definition of uninsured motor
vehicles
generally, **32:1 to 32:9**

**UNINSURED MOTORIST
COVERAGE—Cont'd**

Definition of uninsured motor vehicles—Cont'd
 exclusions and conditions, liability coverage, **32:9**
 government owned vehicles, **32:8**
 insolvency of liability insurer, **32:5**
 jurisdiction, **36:8**
 legally denied coverage, **32:4**
 no bond or security in lieu of liability insurance, **32:6**
 no liability insurance, **32:2**
 statutory definition, overview, **32:1**
 underinsured motor vehicle and Thurman v. State Farm, **32:3**
 unknown owner or operator, **32:7**
 venue, **36:9**
 Demand for payment and bad faith, **37:4**
 Exhausting UM limits by selective settlements, **37:21**
 Exhaustion of available liability coverage, **34:4, 34:5**
 Fee exclusion, carrying persons or property for, **30:9**
 Foreign law tort immunity, **37:15**
 Garaged or used in state, motor vehicles not principally, **29:12**
 Government owned vehicles, **32:8**
 Hit-and-run notice provision, **35:1**
 Insolvency of liability insurer, **32:5**
 Insured persons
 generally, **30:1 to 30:11**
 carrying persons or property for fee exclusion, **30:9**
 corporation as named insured, **30:6**
 defined, **30:1**
 dual residences, **30:2**
 injured person not an insured, **30:11**
 intentional acts, **30:4**
 named driver exclusion, **30:7**
 personal representatives, **30:3**
 policy definition of insured, **30:5**
 public or livery conveyance exclusion, **30:10**
 reasonable belief permission exclusion, **30:8**

**UNINSURED MOTORIST
COVERAGE—Cont'd**

Insured persons—Cont'd
 resident relatives, **30:2**
 Intentional acts, **30:4**
 “John Doe” accidents, **34:2, 37:6**
 Jurisdiction, **36:8, 58:42**
 Legally denied coverage, **32:4**
 Liability coverage exclusions and conditions, **32:9**
 Limitations of actions, **37:19**
 Livery conveyance exclusion, **30:10**
 Misrepresentation in application, **29:11**
 Named driver exclusion, **30:7**
 No bond or security in lieu of liability insurance, **32:6**
 Notice requirement, **34:1, 34:2**
 Oath requirement, **35:3**
 Optional coverage, **29:7**
 Personal representatives, **30:3**
 Policy conditions precedent
 hit-and-run notice provision, **35:1**
 notice of occurrence, **35:2**
 statement under oath requirement, **35:3**
 sufficiency of excuse, **35:4**
 waiver of notice provision, **35:5**
 Proration of previous payment of liability coverage, **38:9**
 Proving existence of UM coverage, **37:23**
 Proving uninsured status of offending motorist, **37:22**
 Public or livery conveyance exclusion, **30:10**
 Punitive damages, **38:4**
 Reasonable belief permission exclusion, **30:8**
 Release of underinsured motorist, **37:12**
 Reporting “John Doe” accidents, **34:2**
 Resident relatives, **30:2**
 Separate action for bad faith, **37:5**
 Service of process
 exclusive manner for service, uninsured motor vehicles, **36:1**
 how to serve carriers, **36:6**

INDEX

UNINSURED MOTORIST COVERAGE—Cont'd

- Service of process—Cont'd
 - known motorists
 - generally, **36:2**
 - whereabouts are unknown, **36:4**
 - unknown motorists, **36:3**
 - when to serve carriers, **36:5**
 - whom to serve when serving carriers, **36:7**
- Set-off for workers' compensation benefits, **38:7**
- Set-off or exclusion for medical payments benefits, uninsured motor vehicles, **38:8**
- Settlement with joint tort-feasor, **37:17**
- Sovereign immunity, **37:15**
- Stacking UM Coverage, this index Statute, **29:2**
- Statutory conditions precedent
 - exhaustion of available liability coverage, **34:4, 34:5**
 - judgment against uninsured motorist, **34:3**
 - legal liability of uninsured motorist, **34:6**
 - notice requirements, **34:1**
 - reporting "John Doe" accidents, **34:2**
- Statutory coverage requirements, **29:3**
- Subrogation and Right of Reimbursement, this index
- Territorial limitations on UM coverage, **29:13**
- Underinsured motor vehicle and Thurman v. State Farm, **32:3**
- Unknown owner or operator, **32:7**
- Venue, **36:9**
- What is insured
 - generally, **31:1 to 31:7**
 - getting into or out of insured vehicle, **31:5**
 - involvement of insured vehicle, **31:6**
 - operators of uninsured vehicles, **31:3**

UNINSURED MOTORIST COVERAGE—Cont'd

- What is insured—Cont'd
 - ownership, maintenance or use of uninsured motor vehicle, **31:2**
 - statutory provisions, **31:1**
 - temporary substitute vehicle, **31:7**
 - use of insured motor vehicle, **31:4**
- Withdrawal from trial participation by UM carrier's counsel, **37:8**
- Withdrawal of answer and entry of appearance, **58:43**
- Workers' compensation as exclusive remedy, **37:14**
- Workers' compensation subrogation lien, UM benefits not subject to, **37:24, 54:7**
- Written rejection of coverage, **29:6**

UNINSURED MOTORIST INSURANCE BENEFITS

- Reimbursement and subrogation under ERISA, **53:13**

UNINSURED MOTORIST PAYMENTS

- Subrogation for UM Payments, this index

UNKNOWN OWNER OR OPERATOR

- Uninsured motor vehicles, **32:7**

UNLICENSED DRIVER EXCLUSION

- Damage to insured motor vehicle, coverage for, **25:6**
- Exclusions from coverage, **14:13**

UNLIQUIDATED DAMAGES INTEREST ACT

- Generally, **56:1 to 56:17**
- Amendment of judgment to include prejudgment interest, **56:16**
- Attorney of tort-feasor, demand directed to, **56:7**
- Georgia Tort Claims Act, damages under, **56:17**
- Insurer of tort-feasor, demand directed to, **56:6**
- Multiple claims, demand covering, **56:4**

UNLIQUIDATED DAMAGES

INTEREST ACT—Cont'd

Multiple defendants, demand directed to, **56:5**

Notice of demand, **56:2**

Post-judgment interest, **56:15**

Post-verdict setoff, **56:14**

Punitive damages not counted in assessing judgment amount, **56:13**

Rate of interest, **56:10**

Time

demand, timeliness, **56:3**

tolling the accrual of prejudgment interest, **56:12**

when prejudgment interest begins to run, **56:11**

Tolling the accrual of prejudgment interest, **56:12**

Trial court, not jury, to award interest, **56:9**

Unrepresented party, demand directed to, **56:8**

U-TURN

Jury charges, **59:117**

VENUE

Declaratory judgments, **9:10**

Insurer, actions against, **7:4**

Motor carriers and insurers of motor carriers, actions against, **46:8**

Nonresident Motorist Act, **57:3**

Uninsured motor vehicles, **36:9**

VERDICT

Quotient verdict, jury charges, **59:91**

Unliquidated Damages Interest Act, post-verdict setoff, **56:14**

VICARIOUS RESPONSIBILITY

Generally, **12:7**

Statutory employment—doctrine of strict vicarious liability, **59:103**

VIDEO REENACTMENTS

Admissibility of evidence and proof at trial, **51:9**

VOID AB INITIO

Notice of cancellation to insured not required

contract of insurance

failure of consideration, **5:6**

VOIR DIRE

Jurors, **10:6, 51:33**

**VOLUNTARY PAYMENT
DOCTRINE**

Statutory rule barring recovery of voluntary payments, **7A:1**

WAIVER

Creation of insurance contract, **1:4**

Defenses, insurer's waiver of coverage defenses, **16:2**

Limit of damages recoverable
sovereign immunity against local government for
use of motor vehicle, **57B:3**

Notice provision, policy conditions precedent, uninsured motor vehicles, **35:5**

Required ante litem notice of claims against Georgia municipality arising out of use of motor vehicle, **57B:6**

Requirement of ante litem notice of claims against Georgia county arising out of use of motor vehicle, **57B:8**

Service of summons, form, **58:3, 58:4**

Sovereign immunity, **56A:13, 57B:1 to 57B:9**

Subrogation for UM payments, waiver of UM subrogation in exchange for tortfeasor's agreement to cooperate in defense, **40:13**

WINDSTORMS

Comprehensive coverage, **26:5**

WITNESSES AND TESTIMONY

Expert witness' exclusion for failure to be timely identified, **51:35**

Financial interest, admissibility of evidence and proof at trial, **51:30**

Interest in outcome of case, **59:118**

Intoxication, witness' opinion, **59:52**

Jury Charge, this index

Relation to parties, **51:30, 59:119**

INDEX

WITNESSES AND TESTIMONY —Cont'd

Self-contradictory testimony by
party, jury charges, **59:98**

WORKERS' COMPENSATION

Benefits, set-off, damages, uninsured
motor vehicles, **38:7**

Defenses to liability of owners and
operators, **48:14**

Exclusive remedy

generally, **14:5**

actions against UM carriers, **37:14**

defenses to liability of owners and
operators, **48:14**

jury charges, **59:120**

Jury charges, **59:120**

Subrogation. Workers' Compensation
Subrogation, this index

WORKERS' COMPENSATION SUBROGATION

Generally, **54:1 to 54:11**

Accrual of subrogation lien, **54:4**

WORKERS' COMPENSATION SUBROGATION—Cont'd

Apportionment of fault to nonparty
employer, **54:11**

Attorney fees, apportionment, **54:6**

Conflict of laws, **54:10**

Effect of settlement on lien, **54:5**

Fully and completely compensated,
54:3

Immunity from tort liability, **54:8**

Limitations of actions, **54:9**

Overview, **54:1**

Right of employer or insurer to
intervene in tort action, **54:2**

UM benefits not subject to lien,
37:24, 54:7

WRITING REQUIREMENTS

Settlement, this index

Uninsured motorist coverage, rejection of coverage, **29:6**

YIELD SIGNS

Uniform rules of the road, **50:11**

