Index

ABSENCE

Exclusions, absence of insured from property, § 3:48

"ABSOLUTE" POLLUTION EXCLUSION

Generally, § 5:16

ACCIDENT

Occurrence under policy, § 4:16, 4:17

ACTUAL CASH VALUE

Property insurance, § 3:19

ADDITIONAL INSUREDS

Generally, § 9:9 to 9:13

ADJUSTERS

Fiduciary duty, bad faith and extracontractual liability, § 12:14

ADVERTISING INJURY

Generally, § 4:21, 4:27 to 4:29 Exclusions, § 5:28, 5:35

AGENT OR EMPLOYEES

Generally, § 9:2

AGENTS

Generally, § 1:2

AIRCRAFT

Exclusions, § 5:17

ALCOHOLIC BEVERAGES

Exclusions, § 5:10

ALL-RISK POLICIES

Property insurance, § 3:16, 3:17

AMBIGUITIES

Construction and Interpretation, this index

AMOUNT RECOVERABLE UNDER POLICY

Property insurance, § 3:13

APPEALS

Duty to appeal, § 11:28 Regulatory bad faith, § 12:49

APPLICATION FOR POLICY

Generally, § 1:6 to 1:13
Blank responses, § 1:10
Fraud. Misrepresentation, below
Incomplete responses, § 1:10
Knowledge of falsity, § 1:9
Materiality of misrepresentations,
§ 1:11, 1:12

Misrepresentation

incomplete or blank responses, § 1:10

knowledge of falsity, § 1:9 materiality, § 1:11, 1:12

subjective materiality, misrepresentations, § 1:12

Response of insurer or agent, § 1:7

Subjective materiality, misrepresentations, § 1:12

Waiver by insurer, § 1:13

APPRAISAL

Conditions, property insurance, § 3:63 to 3:65

ARCHITECT AND ENGINEER PROFESSIONAL LIABILITY

Generally, § 7:24

ARREST

False arrest, personal injury coverage, § 4:22

ARTIFICIAL EARTH MOVEMENT

Exclusions, § 3:36

ASSAULT AND BATTERY

Exclusions, § 5:32

ASSIGNMENT

Bad faith and extracontractual liability, § 12:24

Wrongful denial of defense, § 11:27

ASSOCIATED INDIVIDUALS

Insurable interests, § 3:8

ATTORNEYS

Discovery, advice of counsel, § 13:17 Duty to Defend, this index Work product privilege, § 13:13

ATTORNEYS' FEES

Duty to defend, § 11:19, 11:22

AUTOMOBILES

Exclusions, § 5:17

BAD FAITH AND EXTRACONTRACTUAL LIABILITY

Generally, § 12:1 to 12:51 Adjusters, fiduciary duty of, § 12:14 Appeals, regulatory bad faith, § 12:49

Assignability of claim, § 12:24
Attorney selected by insurer, fiduciary duty of, § 12:16

Cease and desist orders, regulatory bad faith, § 12:46

Common law bad faith

generally, § 12:13 to 12:40

adjusters, fiduciary duty of, § 12:14

assignability of claim, § 12:24 attorney gamesmanship, § 12:38 attorney selected by insurer, fidu-

ciary duty of, § 12:16

consent of insured to settle, failure to obtain, § 12:37

contractor selected by insurer, fiduciary duty of, § 12:15

covenant of good faith and fair dealing, § 12:40

damages for breach of duty to settle, § 12:34

defend, breach of duty to, § 12:39 direct actions, § 12:41

excess insurance, duty to settle, § 12:33

expert testimony, § 12:42 fiduciary duty, § 12:13 to 12:16 garnishment of liability policies, duty to settle, § 12:36

BAD FAITH AND EXTRACONTRACTUAL LIABILITY—Cont'd

Common law bad faith—Cont'd insolvency or bankruptcy of insured, § 12:35

multiple claimants, duty to settle, § 12:29

multiple claims, duty to settle, § 12:30

multiple insureds, duty to settle, § 12:31

multiple insurers, duty to settle, § 12:32

negligence, duty to settle, § 12:21 punitive damages, § 12:23 safe harbors, time limited demands, § 12:27

settle, duty to

generally, § 12:17 to 12:36 assignability of claim, § 12:24

bad faith, generally, § 12:22

consent of insured, failure to obtain, § 12:37

damages for breach, § 12:34

excess insurance, § 12:33

garnishment of liability policies, § 12:36

insolvency or bankruptcy of insured, § 12:35

multiple claimants, § 12:29

multiple claims, § 12:30

multiple insureds, § 12:31

multiple insurers, § 12:32

nature of the duty, § 12:18

negligence, § 12:21

punitive damages, § 12:23

standard of conduct, § 12:20 to 12:22

three degrees of culpability and penalty, § 12:20

time limited demands, § 12:26 to 12:28

trigger of the duty, § 12:19

time limited demands, duty to settle, § 12:26 to 12:28

Consent of insured to settle, failure to obtain, § 12:37

BAD FAITH AND BAD FAITH AND EXTRACONTRACTUAL EXTRACONTRACTUAL LIABILITY—Cont'd LIABILITY—Cont'd Contractor selected by insurer, fidu-Regulatory bad faith—Cont'd ciary duty of, § **12:15** examinations, § 12:48 Covenant of good faith and fair dealno private right of action, § 12:50 ing, § 12:40 rules and regulations, § 12:45 Damages for breach of duty to settle, settlement, improper claims settle-§ 12:34 ment practices, generally, Defend, breach of duty to, § 12:39 § 12:43 Demand, § 12:3 to 12:6, 12:26 to Safe harbors, time limited demands, 12:28 § 12:27 Direct actions, § 12:41 Settlement Enforcement, regulatory bad faith, common law bad faith, above § 12:44 regulatory bad faith, above Evidentiary standard, statutory bad Statutory bad faith faith, § 12:8 generally, § 12:2 to 12:12 Excess insurance, duty to settle, demand, § 12:3 to 12:6 § 12:33 evidentiary standard, § 12:8 Exclusive remedy, statutory bad faith, exclusive remedy, § 12:12 § 12:12 first-party v. third-party claims, Expert testimony, § 12:42 § 12:7 Fiduciary duty, § 12:13 to 12:16 judge, jury, and summary judg-First-party v. third-party claims, ment, § 12:11 statutory bad faith, § 12:7 standard of conduct, § 12:9 Garnishment of liability policies, summary judgment, § 12:10 duty to settle, § 12:36 Summary judgment, § 12:10 Insolvency or bankruptcy of insured, Time limited demands, duty to settle, § 12:35 § 12:26 to 12:28 Multiple claimants, duty to settle, BANKRUPTCY § 12:29 Multiple claims, duty to settle, Bad faith and extracontractual liability, duty to settle, § 12:35 § 12:30 Conditions, general liability insur-Multiple insureds, duty to settle, § 12:31 ance, § 6:1 Multiple insurers, duty to settle, **BATTERY** § 12:32 Exclusions, § 5:32 Negligence, duty to settle, § 12:21 **BINDERS** No private right of action, regulatory Entering, Changing, and Canceling bad faith, § 12:50 Insurance Policies, this index Proximate cause, insolvency of insured, § 12:25 **BLANK RESPONSES** Punitive damages, § 12:23 Application for policy, § 1:10 Regulatory bad faith **BOATS** generally, § 12:43 to 12:50 Exclusions, § 5:17 appeals, § 12:49 cease and desist orders, § 12:46 **BODILY INJURY** directives, § 12:47 Liability insurance, generally, § 4:5 enforcement, § 12:44 to 4:7, 4:14

BROKERS

Entering, changing, and canceling insurance policies, § 1:2

BUILDERS RISK

Generally, § 3:29

BURDEN OF PROOF

All-risk and named perils policies, § 3:17

Construction and Interpretation, this index

Work product privilege, § 13:13

BUSINESS ENTITIES

Insurable interests, § 3:8 Named insured, § 9:3

BUSINESS INCOME/BUSINESS INTERRUPTION

Property insurance, § 3:22 to 3:25

BUSINESS RISK

Exclusions, § 5:20, 5:21

BUSINESS TERMS

Interpretation of insurance policy, § 2:6

CANCELING INSURANCE POLICIES

Entering, Changing, and Canceling Insurance Policies, this index

CARE, CUSTODY OR CONTROL

Exclusions, § 5:30

CARMACK AMENDMENT

Insurable interest, common carriers, § 3:7

CARRIERS

Insurable interest, § 3:7

CAUSATION

Bodily injury, causation requirement, § 4:7

Exclusions, this index

CEASE AND DESIST ORDERS

Regulatory bad faith, § 12:46

CERTIFICATES OF INSURANCE

Generally, § 1:14

CHANGE OF VENUE

Venue, this index

CHANGING INSURANCE POLICIES

Entering, Changing, and Canceling Insurance Policies, this index

CHOICE OF LAW

Bad faith, § 2:22

Contracting, place of, § 2:19

Federal courts, § 2:23

"Home-town" exception, § 2:21

Inception of policy, § 1:1

Performance, place of, § 2:20

Presumption of identity doctrine, § 2:21

Restatement, § 2:24

CIVIL AUTHORITY CLAUSE

Business income/business interruption, § 3:25

CLAIM FILES

Discovery, § 13:13

CODE UPGRADES

Exclusions, § 3:50

COINSURANCE

Property insurance, § 3:20

COLLAPSE

Property insurance, § 3:30

COMMON CARRIERS

Insurable interests, § 3:7

COMMON LAW BAD FAITH

Bad Faith and Extracontractual Liability, this index

COMMON LAW LIMITATIONS

Entering, changing, and canceling insurance policies, § 1:33

COMMON MEANING OF WORDS

Interpretation of insurance policy, § 2:5, 2:7

CONCEALMENT PROVISIONS

Conditions, property insurance, § 3:59 to 3:62

CONDITIONS	CONDITIONS—Cont'd
Appraisal, § 3:63 to 3:65	Notice of occurrence—Cont'd
Bankruptcy, § 6:1	professional errors and omissions,
Concealment provisions, § 3:59 to	§ 7:15
3:62	to whom notice must be given,
Consent to settlement, § 6:13, 7:19	§ 6:5
Consequences of breach	verbal notice, § 6:9
concealment, fraud, and misrepre-	Notice of suit, demands, notices,
sentation provisions, § 3:62	summonses, or legal papers, § 6:11
cooperation clause, § 3:55	Oath, examination under, § 3:58
notice of occurrence, § 6:10	Other insurance, § 6:16 to 6:22
Construction and interpretation,	Professional errors and omissions,
burden of proof, § 2:18	§ 7:15, 7:18, 7:19
Contribution among insurers defense costs, § 6:21	Proof of loss, § 3:57
indemnity payments, § 6:18 to	Property insurance, generally, § 3:52
6:20	to 3:71
Cooperation, duty to cooperate,	Protection of damaged property, duty
§ 3:53 to 3:55, 6:12	to protect, § 3:66, 3:67
Defense costs, contribution among	Reimbursement of expenses, § 3:67
insurers for, § 6:21	Settlement, consent to, § 6:13, 7:19 Standard of breach, § 3:54
Denial of coverage, payments made	Time limitation, § 3:68
after, § 6:14	Voluntary payments
Effect on obligations to insured, § 6:22	by insured, § 6:13 , 6:14 , 7:19
Fraud, § 3:57, 3:59 to 3:62	by other insurer, § 6:19, 6:20
Impossibility, § 3:70	Waiver of appraisal, § 3:65
Indemnity payments, contribution	
among insurers for, § 6:18 to	CONSENT OF INSURED
6:20	Bad faith and extracontractual liability, duty to settle, § 12:37
Innocent spouse or co-insured, § 3:61	Duty to defend, defense under
Interpretation of insurance policy,	reservation of rights, § 11:10
burden of proof, § 2:18	•
Liability insurance, generally, § 6:1 to 6:22	CONSENT OF INSURER
Limitation of suit, § 6:15	Settlement, voluntary payments, § 6:13, 7:19
Misrepresentation, § 3:57, 3:59 to	
3:62	CONSIDERATION
Notice, § 3:56	Modification of policy, § 1:19
Notice of occurrence	CONSTRUCTION AND
generally, § 6:3 to 6:10	INTERPRETATION
by whom notice must be given,	Generally, § 2:1 to 2:24
§ 6:6	Ambiguous terms, generally, § 2:2
consequences of breach, § 6:10	Bodily injury, causation requirement,
delay, length of, § 6:8	§ 4:7
how notice must be given, § 6:7	Burden of proof
knowledge of insured of occur-	generally, § 2:14 to 2:18
rence or lack thereof as	agreement, § 2:16
excuse, § 6:4	conditions, § 2:18

CONSTRUCTION AND INTERPRETATION—Cont'd

Burden of proof—Cont'd exclusions, § 2:17

existence of the policy, § 2:15

Business terms, § 2:6

Choice of Law, this index

Claims made and reported clause, § 7:5

Common meaning of words, § 2:5, 2:7

Conditions, burden of proof, § 2:18

Contra proferentem, § 2:9

Court, questions of law, § 2:2, 2:11, 2:12

Customary definitions, § 2:6

Declarations, § 2:25

Drafter, construing contract against, § 2:9

Earth movement exclusions, § 3:36

Exclusions, generally, § 2:9, 2:17

Existence of the policy, burden of proof, § 2:15

Extrinsic evidence, § 2:4

Grammatical construction and punctuation, § 2:10

Illusory coverage, § 2:8

Intent of parties, generally, § 2:1, 2:5, 2:20

Judge, questions for, § 2:2, 2:11, 2:12

Jury, questions for, § 2:11, 2:13

Multiple contracts, § 2:7

Ordinary meaning of words, § 2:5, 2:7

Parol evidence, § 2:4

Reasonable expectation doctrine, § 2:5

Rules of construction, § 2:3

Technical words, § 2:6

Trade or business, terms used in particular, § 2:6

Whole, contract as a whole, § 2:7 Words of art, § 2:6

CONSTRUCTION OF BUILDINGS OR STRUCTURES

Defects, § 4:17

Exclusions, § 3:29, 3:49, 3:50, 5:21

CONTINUED EXPOSURE TO CONDITIONS

Liability insurance, § 4:19

CONTRA PROFERENTEM

Interpretation of insurance policy, § 2:9

CONTRIBUTION

Conditions

defense costs, contribution among insurers for, § 6:21

indemnity payments, contribution among insurers for, § 6:18 to 6:20

Defense costs

conditions, contribution among insurers for defense costs, § 6:21

duty to defend, contribution from other insurers for costs of defense, § 11:18

Duty to defend, contribution from other insurers for costs of defense, § 11:18

CONVERSION OF FUNDS

Professional errors and omissions, exclusions, § 7:12

COOPERATION DUTY

Conditions, duty to cooperate, § 3:53 to 3:55, 6:12

COPYRIGHT INFRINGEMENT

Advertising injury, § 4:29

CORPORATIONS

Directors and officers. Professional Errors and Omissions and Employer Liability Insurance, this index

Insurable interests, § 3:8

COST OF CONSTRUCTION

Exclusions, increased cost of construction, § 3:50

COSTS OF DEFENSE

Duty to Defend, this index

COUNTERCLAIMS

Duty to defend, § 11:6

COVENANT OF GOOD FAITH AND FAIR DEALING

Bad faith and extracontractual liability, § 12:40

COVERAGE B EXCLUSIONS

Generally, § 5:35, 5:36

COVERED PROPERTY REQUIREMENT

Business income/business interruption, § 3:23

CRIMINAL MATTERS

Exclusions, § 5:5, 5:37

CUMULATION

Number of occurrences, § **4:20** Stacking multiple policies, § **10:4**

CUSTOMARY DEFINITIONS

Interpretation of insurance policy, § 2:6

"CYBER" CLAIMS

Property insurance, § 3:32

DAMAGES

Bad faith and extracontractual liability, damages for breach of duty to settle, § 12:34

Duty to Defend, this index

General liability insurance, basic principles and coverages, § 4:7

Punitive Damages, this index

Subrogation, this index

Sums paid "as damages," § 4:3, 4:4

DECEIT

Fraud or Misrepresentation, this index

DECLARATORY JUDGMENTS

Generally, § 13:1 to 13:8

Appropriateness of declaratory judgments, § 13:1

Federal courts, generally, § 13:5 to 13:7

Georgia courts, generally, § 13:2 to 13:4

Interpleader, § 13:10 Necessary parties, § 13:4

DECLARATORY JUDGMENTS

-Cont'd

Necessary parties, federal courts, § 13:7

Ripeness, § 13:1

Stay underlying action

abstention, § 13:6

Georgia courts, § 13:3

Timing, § 13:8

DEDUCTIBLES

Number of, § 10:3

DEFAMATION

Personal injury coverage, § 4:25

DEFEND

Conditions, contribution among insurers for defense costs, § 6:21

Duty to Defend, this index

DEFINITIONS

Accident, § 4:16, 4:17

Advertising injury, § 4:27

All-risk policies, § 3:16

Ambiguous terms, § 2:2

Binders, § 1:3

Bodily injury, § 4:6

Coinsurance, § 3:20

Construction of building, § 3:49

Earth movement, § 3:21

Efficient cause, § 3:47

Impaired property, § 5:26

Inception of policy, § 1:1

Inherent vice, § 3:38

Insurable interest, § 3:1

Loss, § 7:2

Loss payee, § 3:6

Named perils policies, § 3:16

Occurrence, § 4:15 to 4:20

Pollutant, § 5:14

Property damage, § 4:8, 4:14

"Release" of pollutants, § 5:15

Surface water, § 3:41

Technical and customary definitions, § 2:6

Wrongful acts, § 7:3

DELIVERY OF POLICY

Generally, § 1:15

DENIAL OF COVERAGE

Conditions, payments made after denial of coverage, § 6:14

DENIAL OF DEFENSE (WRONGFUL)

Duty to Defend, this index

DEPRECIATION

Property insurance, § 3:19

DETENTION

False detention, personal injury coverage, § 4:22

DETERIORATION

Exclusions, § 3:38

DIMINUTION IN VALUE

Property insurance, § 3:21

DIRECT ACTIONS AGAINST INSURERS

Generally, § 9:7
Bad faith and extracontractual liability, § 12:41

DIRECT PHYSICAL LOSS OR DAMAGE

Property insurance, § 3:18

DIRECTORS AND OFFICERS ("D&O") POLICIES

Professional Errors and Omissions and Employer Liability Insurance, this index

DISCLOSURE

Professional errors and omissions, exclusion of known claims not disclosed, § 7:10

DISCOVERY

Generally, § 13:13 to 13:17 Advice of counsel, § 13:17 Claim files, § 13:13 Other claims, § 13:16 Reserves, § 13:15 Underwriting, § 13:14 Work product, § 13:13

DISMISSAL

Motion practice, § 13:18

DIVERSITY JURISDICTION

Generally, § 13:5, 13:12, 13:27 to 13:29

"D&O" POLICIES

Professional Errors and Omissions and Employer Liability Insurance, this index

DRAFTER OF POLICY

Interpretation of insurance policy, construing contract against drafter. § 2:9

"DROP-DOWN" RESPONSIBILITY

Excess insurance, § 8:3

DUAL AGENTS

Entering, changing, and canceling insurance policies, § 1:2, 1:9

DUTY TO DEFEND

Generally, § 11:1 to 11:28
Additional insureds, § 9:13
Allegations in the complaint, § 11:1
Appeal, § 11:28
Assignment, wrongful denial of defense, § 11:27

Attorneys

fees, § 11:19, 11:22

independent counsel, insured's right to hire at insurer's expense, § 11:16

selection of counsel, § 11:15

Bad faith and extracontractual liability, § 12:39

Consent of the insured, defense under reservation of rights, § 11:10

Contribution from other insurers, costs of defense, § 11:18

Costs of defense

generally, § 11:17 to 11:19 attorneys' fees, § 11:19, 11:22 contribution from other insurers, § 11:18

failure to defend, § 11:19 pre-tender defense costs, § 11:4

DUTY TO DEFEND—Cont'd

Costs of defense—Cont'd

right to recoup from insured, wrongful denial of defense, § 11:17 § 11:26 Counterclaims, § 11:6 Wrongful denial of defense Damages generally, § 11:22 to 11:27 limits of policy, damages in excess assignment, § 11:27 of, § 11:23 attorneys' fees, § 11:22 punitive damages, wrongful denial limits of policy, damages in excess of defense, § 11:24 of, § 11:23 who may seek damages, § 11:25 punitive damages, § 11:24 Declaratory Judgments, this index settlement, § 11:27 Discharge of duty through exhaustion waiver and estoppel, § 11:26 of policy limits, § 11:21 who may seek damages, § 11:25 Estoppel, Waiver and estoppel, below **DUTY TO PRESERVE PROPERTY** Excess insurance, § 8:4, 11:5 Generally, § 3:69 Exhaustion of self-insured retentiion, § 11:20 EARTH MOVEMENT Facts presented by the insured, § 11:2 Exclusions, § 3:26, 3:35 to 3:37 Impleader, § 13:11 ECONOMIC LOSS Independent counsel, insured's right Liability insurance, generally, § 4:12 to hire at insurer's expense, ELECTRONIC DATA Investigation, insurer's duty to Exclusions, § 5:29 investigate, § 11:4 **EMPLOYEES** Limits of policy, damages in excess of, § 11:23 Professional errors and omissions, exclusion for injuries to employ-Non-coverage, defense of, § 11:13 ees in course of employment, Pre-tender defense costs, § 11:4 § 7:13 Punitive damages, wrongful denial of defense, § 11:24 **EMPLOYER'S LIABILITY** Reservation of rights, defense under Exclusions, § 5:12 generally, § 11:7 to 11:13 EMPLOYMENT PRACTICES consent of the insured, § 11:10 WRONGFULACT non-coverage, defense of, § 11:13 Generally, § 7:20 sufficiency of letter, § 11:9 timeliness of letter, § 11:8 **ENFORCEMENT** waiver and estoppel, § 11:7, 11:10 Regulatory bad faith, § 12:44 to 11:13 ENGINEER AND ARCHITECT Selection of counsel, § 11:15 PROFESSIONAL LIABILITY Settlement, wrongful denial of Generally, § 7:24 defense, § 11:27 Summary judgment, § 13:20 "ENSUING LOSS" "Tripartite relationship" between Exclusions, § 3:46 insurer, insured, and defense counsel, § 11:14 ENTERING, CHANGING, AND CANCELING INSURANCE Waiver and estoppel **POLICIES** reservation of rights, defense under, § 11:7, 11:10 to 11:13 Generally, § 1:1 to 1:39

DUTY TO DEFEND—Cont'd

Waiver and estoppel—Cont'd

ENTERING, CHANGING, AND CANCELING INSURANCE POLICIES—Cont'd Agents and brokers, § 1:2 Application for Policy, this index Binders generally, § 1:3 effectiveness, § 1:4 terms, § 1:5 Cancellation, generally, § 1:34 to 1:39 Cancellation by insured, § 1:37 Cancellation by mutual agreement, § 1:38 Certificates of insurance, § 1:14 Common law limitations, § 1:33 Consideration for modification of policy, § 1:19 Delivery of the policy, § 1:15 Duty to read policy, § 1:16 Estoppel. Waiver and estoppel, below Inception of policy or coverage, § 1:1, 1:17 Limitation of effect of waiver and estoppel, § 1:32, 1:33 Modification of policy, generally, § 1:19, 1:20 Notice of cancellation by insurer, § 1:36 Oral modification of policy, § 1:20 Reformation of Policy, this index Renewals, § 1:18 Rescission of policy, § 1:35 Statutory limitations, § 1:32 Termination, § 1:39 Time of coverage inception, § 1:17 Waiver and estoppel generally, § 1:28 to 1:33 common law limitations, § 1:33 insured, waiver by, § 1:30 insurer, waiver by, § 1:29 limitation of effect of waiver and estoppel, § 1:32, 1:33 statutory limitations, § 1:32

"E&O" POLICIES

Professional Errors and Omissions and Employer Liability Insurance, this index

EROSION

Generally, § 3:35

ERRORS AND OMISSIONS ("E&O") POLICIES

Professional Errors and Omissions and Employer Liability Insurance, this index

ESTOPPEL

Waiver and Estoppel, this index

EVIDENTIARY STANDARD

Statutory bad faith, § 12:8

EXAMINATION UNDER OATH (EUO)

Condition for coverage, § 3:58

EXCESS INSURANCE

Generally, § 6:16, 6:17, 6:19, 6:20, 8:1 to 8:7

Bad faith and extracontractual liability, duty to settle, § 12:33 "Competing" excess clauses, § 8:7 Defend, duty to defend, § 8:4 "Drop-down" responsibility, § 8:3 Duty to defend, § 8:4, 11:5 Exhaustion of underlying limits, § 8:2

Nature of excess and umbrella insurance, § 8:1
Primary insurer's duties, § 8:5

Subrogation, § 8:6

EXCLUSIONS

Absence of insured from property, § 3:48 "Absolute" pollution exclusion,

§ 5:16 Advertising injury, § 5:28, 5:35

Advertising injury, § 5:28, 5:35 Aircraft, § 5:17

Artificial v. natural earth movement, § 3:36

Assault and battery, § 5:32 Automobiles, § 5:17

Battery, assault and, § 5:32

Boats, § 5:17

Breach of contract, § 5:36, 7:14

Burden of proof, § 2:17

Business risk exclusions, § 5:20, 5:21

EXCLUSIONS—Cont'd	EXCLUSIONS—Cont'd
Care, custody or control, § 5:30	Owned property, § 5:31
Causation	Personal and advertising injury,
storm damage to interior not	§ 5:28, 5:35
caused by direct force of	Plumbing, leakage from, § 3:43
storm, § 3:44	Pollution, § 3:45, 5:13 to 5:16
water damage, § 3:42	Products, damage to one's own,
Code upgrades, § 3:50	§ 5:22
Construction and Interpretation, this	Professional Errors and Omissions
index	and Employer Liability Insur-
Construction of buildings or	ance, this index
structures, § 3:29, 3:49, 3:50, 5:21	Property insurance, generally, § 3:34
	to 3:51
Contractual liability, § 5:7 to 5:9	Punitive damages, § 5:34
Coverage B exclusions, § 5:35, 5:36	Rain, § 3:41, 3:44
Criminal matters, § 5:5, 5:37	"Reasonable force" exception,
Deterioration, § 3:34, 3:38 Earth movement, § 3:35 to 3:37	expected or intended injury,
Electronic data, § 5:29	§ 5:6
Employer's liability, § 5:12	Recall of products, work, or impaired
"Ensuing loss" (mold, fungus or rot),	property, § 5:27
\$ 3:46	Rental property, use as, § 3:51
Expected or intended injury	Rot, § 3:46
generally, § 5:2 to 5:9	Seepage, § 3:43
act or result, § 5:3	Snow, § 3:41
criminal liability, § 5:5	Subcontractors, § 5:25
"reasonable force" exception,	Surface water defined, § 3:41
§ 5:6	Third party negligence, § 3:37, 3:39
subjective v. objective, § 5:4	Tidal waves, § 3:40
Flood damage, § 3:40 to 3:42	War, § 5:19
Fungus, § 3:46, 5:33	Water damage, § 3:40 to 3:42
Impaired property, § 5:26, 5:27	Watercraft, § 5:17
Increased cost of construction, § 3:50	Wear and tear, § 3:34, 3:38
Inherent vice, property insurance,	Weather conditions
§ 3:38	combined with other excluded
Intended injury. Expected or intended	peril, § 3:47
injury, above	storm damage to interior not
Interpreting insurance policies, § 2:9,	caused by direct force of
2:17	storm, § 3:44
"Knowing violation" of rights of	Windstorms, § 3:44, 3:47
another, § 5:35	Work, damage to one's own, § 5:23
Latent defects, property insurance,	to 5:25
§ 3:38	Workers' compensation, § 5:11
Leakage, § 3:43	EXCLUSIVE REMEDY
Liability insurance, generally, § 5:1 to 5:39	
Liquor liability, § 5:10	Statutory bad faith, § 12:12
Mobile equipment, § 5:18	EXEMPLARY DAMAGES
Mold, § 3:46, 5:33	Punitive Damages, this index
11101U, 8 0.TU, 0.00	i umuve Damages, ums muex

EXHAUSTION OF UNDERLYING LIMITS

Excess insurance, § 8:2

EXISTENCE OF INSURANCE POLICY

Burden of proof, § 2:15

EXPECTANCIES

Insurable interest, mere expectancy not insurable, § 3:3

EXPERT TESTIMONY

Bad faith and extracontractual liability, § 12:42

EXTRACONTRACTUAL LIABILITY

Bad Faith and Extracontractual Liability, this index

EXTRINSIC EVIDENCE

Interpretation of insurance policy, § 2:4

FALSE ARREST, DETENTION OR IMPRISONMENT

Personal injury coverage, § 4:22

FAMILY MEMBERS

Generally, § 9:6

FAULTY WORKMANSHIP

Generally, § 4:13, 4:17

FEDERAL PREEMPTION

Flood insurance, § 3:28

FIDUCIARY BONDS AND FIDUCIARY LIABILITY

Generally, § 7:22, 7:23

FIDUCIARY DUTY

Bad faith and extracontractual liability, § 12:13 to 12:16

FIFTH AMENDMENT

Proof of loss, examination under oath, § 3:58

FIRE INSURANCE

Generally, § 3:27

FLOODS

Generally, § 3:28, 3:40 to 3:42

FORGERY

Property insurance, § 3:31

FORMER OWNERS

Insurable interests, § 3:12

FORUM SELECTION

Generally, § 13:21 to 13:29 Removal of Proceedings, this index Venue, this index

FRAUD OR

MISREPRESENTATION

Application for Policy, this index Claims, § 10:24

Conditions, property insurance, § 3:57, 3:59 to 3:62

Joinder of parties, fraudulent joinder to prevent removal to federal court, § 13:28

Professional errors and omissions, exclusion for fraudulent acts, § 7:11

Proof of loss, § 3:57

FUNGUS

Exclusions, § 3:46, 5:33

GARNISHMENT

Generally, § 13:12

Bad faith and extracontractual liability, duty to settle, § 12:36

GOVERNING LAW

Choice of Law, this index

GRAMMAR

Interpretation of insurance policy, § 2:10

"HOME-TOWN" EXCEPTION

Choice of law, § 2:21

ILLUSORY CONTRACT

Insurance policy as, § 2:7

ILLUSORY COVERAGE

Exclusions rendering coverage ineffective, § 2:8

IMPAIRED PROPERTY

Exclusions, § 5:26, 5:27

Index-12

IMPLEADER

Generally, § 13:11

IMPOSSIBILITY

Property insurance conditions, § 3:70

IMPRISONMENT

False imprisonment, personal injury coverage, § 4:22

INCEPTION OF POLICY OR COVERAGE

Generally, § 1:1, 1:17

INCOMPLETE RESPONSES

Application for policy, § 1:10

INDEMNITY

Contribution among insurers for indemnity payments, § 6:18 to 6:20

Voluntary payments by insured, § 6:13, 7:19

INFRINGEMENT

Advertising injury, § 4:29

INHERENT VICE

Exclusions, property insurance, § 3:38

INJUNCTIVE RELIEF

Liability insurance, § 4:3

INNOCENT SPOUSE OR CO-INSURED

Conditions, property insurance, § 3:61

INSOLVENCY

Bad faith and extracontractual liability, duty to settle, § 12:35 Conditions, general liability insurance, § 6:1

INSPECTION OF PROPERTY

Generally, § 5:22, 5:27, 5:38, 12:51

INSURABLE INTEREST

Generally, § 3:1 to 3:12, 4:30 Associated individuals, § 3:8 Business entities, § 3:8 Common carriers, § 3:7 Corporations, § 3:8

INSURABLE INTEREST—Cont'd

Expectancy, mere expectancy not insurable, § 3:3

Extent to which insurable, § 3:2

Former owners, § 3:12

Loss payees and mortgagees, § 3:6

Marital home, § 3:9

Mortgages, § 3:5, 3:6

Partnerships, § 3:8

Shareholders, § 3:8

Spouses, current and former, § 3:9

Transfer of insured property before loss occurs, effect of, § 3:11

Vendor or purchaser, § 3:4

When required, § 3:10

INSURED v. INSURED EXCLUSION

Professional errors and omissions, § 7:17

INTENT OF PARTIES

Construction and Interpretation, this index

INTENTIONAL TORTS

Generally, § 4:18

INTERPLEADER

Generally, § 13:10

INTERPRETING INSURANCE POLICIES

Construction and Interpretation, this index

INTERRUPTION OF BUSINESS

Property insurance, § 3:22 to 3:25

INTERSTATE COMMERCE

Insurable interest, common carriers, § 3:7

INTERVENTION

Generally, § 13:9

INTOXICATING LIQUORS

Exclusions, § 5:10

INVESTIGATION

Insurer's duty to investigate, § 11:4

IRRECONCILABLE RULE

Overlapping coverage, § 6:17

JUDGES

Interpretation of insurance policy, § 2:2, 2:11, 2:12
Statutory bad faith, § 12:11

JUDGMENT ON THE PLEADINGS

Generally, § 13:19

JURY

Interpretation of insurance policy, § 2:11, 2:13

Questions of Fact, this index

Statutory bad faith, § 12:11

KNOWN LOSS DOCTRINE

Generally, § 3:14, 4:14

LANDSLIDES

Generally, § 3:35

LATENT DEFECTS

Exclusions, property insurance, § 3:38

LEAKAGE

Exclusions, § 3:43

LIABILITY INSURANCE

Generally, § 4:1 to 4:30

LIBEL

Personal injury coverage, § 4:25

LIMITATION OF ACTIONS

Flood insurance, § 3:28

LIMITATION OF SUIT

Generally, § 3:68, 6:15

LIMITATIONS

Conditions, general liability insurance, § 6:15

Entering, changing, and canceling insurance policies, § 1:32, 1:33

LIMITED DURATION

Business income/business interruption, § 3:24

LIMITS OF POLICY

Damages in excess of, § 11:23

LIQUOR

Exclusions, § 5:10

LOSS OF USE OF PROPERTY

Generally, § 4:11

LOSS PAYEES AND MORTGAGEES

Insurable interests, § 3:6

MALICIOUS PROSECUTION

Personal injury coverage, § 4:23

MARITAL HOME

Insurable interests, § 3:9

MATERIALITY

Application for policy, materiality of misrepresentations, § 1:11, 1:12

MECHANICAL BREAKDOWN

Generally, § 3:33

MEETING OF THE MINDS

Generally, § 1:3, 1:4

MISAPPROPRIATION OF FUNDS

Professional errors and omissions, exclusions, § 7:12

MISREPRESENTATION

Fraud or Misrepresentation, this index

MISTAKE

Reformation of Policy, this index

MOBILE EQUIPMENT

Exclusions, § 5:18

MODIFICATION OF INSURANCE POLICIES

Entering, Changing, and Canceling Insurance Policies, this index

MOLD

Exclusions, § 3:46, 5:33

MONTROSE ENDORSEMENT

Known loss doctrine, generally, § 3:14, 4:14

MORTGAGES

Insurable interests, § 3:5, 3:6

MOTION PRACTICE

Generally, § 13:18 to 13:20 Dismissal, § 13:18 Judgment on the pleadings, § 13:19

Index-14

MOTION PRACTICE—Cont'd

Summary judgment, § 13:20

MUD

Generally, § 3:35

MULTIPLE CLAIMANTS

Bad faith and extracontractual liability, duty to settle, § 12:29

MULTIPLE CLAIMS

Bad faith and extracontractual liability, duty to settle, § 12:30

MULTIPLE INSUREDS

Bad faith and extracontractual liability, duty to settle, § 12:31

MULTIPLE INSURERS

Bad faith and extracontractual liability, duty to settle, § 12:32

MULTIPLE POLICIES

Generally, § 10:3 to 10:6
Construction and interpretation, § 2:7

MUTUAL MISTAKE

Reformation of policy, § 1:23

NAMED INSURED

Generally, § 9:1, 9:3

NAMED PERILS POLICIES

Property insurance, § 3:16, 3:17

NECESSARY PARTIES

Declaratory judgments, federal courts, § 13:7
Declaratory judgments, Georgia courts, § 13:4

NEGLIGENCE

Bad faith and extracontractual liability, duty to settle, § 12:21

NON-COVERAGE

Defense of, § 11:13

NON-CUMULATION

Number of occurrences, § 4:20 Stacking multiple policies, § 10:4

NOTICE

Conditions, property insurance, § 3:56

NOTICE OR KNOWLEDGE

Application for policy, knowledge of falsity of representations, § 1:9

Conditions, this index

Entering, changing, and canceling insurance policies, § 1:36

Exclusions, "knowing violation" of rights of another, § 5:35

Professional errors and omissions, notice requirement, § 7:15, 7:18

NULLIFICATION OF POLICY

Public policy, nullification of contract due to, § 1:27

NUMBER OF OCCURRENCES

Generally, § 10:2

OATH

Conditions, examination under oath, § 3:58

OCCURRENCE

Generally, § 4:15 to 4:20

Accident

generally, § 4:16

faulty workmanship, § 4:17

By whom notice must be given, § 6:6

Consequences of breach, § 6:10

Continuous or repeated exposure to conditions, § 4:19

Delay, length of, § 6:8

Faulty workmanship, § 4:17

Intentional torts, § 4:18

Knowledge of occurrence (or lack thereof) by insured as excuse, § 6:4

Notice of occurrence, § **6:3**, **6:4** Number of occurrences, § **4:20**, **10:2** To whom notice must be given, § **6:5** Verbal notice, § **6:9**

OFFICERS AND DIRECTORS

Professional Errors and Omissions and Employer Liability Insurance, this index

OMNIBUS INSUREDS

Generally, § 9:4

ONGOING DAMAGE

Property insurance, § 3:15

ORAL MODIFICATIONS

Insurance policies, § 1:20

ORDINARY MEANING OF WORDS

Interpretation of insurance policy, § 2:5, 2:7

OTHER CLAIMS

Discovery, § 13:16

OTHER INSURANCE

Conditions, general liability insurance, § 6:16 to 6:22

Excess insurance distinguished, § 8:1

OTHER INSUREDS

Generally, § 9:4

OVERLAPPING COVERAGE

Excess vs. pro rata clauses, § 6:17

PAROL EVIDENCE

Interpretation of insurance policy, § 2:4

PARTIES

Declaratory judgments, Georgia courts, § 13:4

Declaratory judgments, necessary parties, § 13:4, 13:7

Fraudulent joinder, § 13:28

Realignment of parties, § 13:29

Subrogation, § 10:11 to 10:14

Third Party Practice, this index

PARTNERSHIPS

Insurable interests, § 3:8

PAYMENT

Damages, sums paid as, § 4:3, 4:4 Legal obligation of insured to pay, § 4:2

PENALTIES

Coinsurance, § 3:20

Common law bad faith, duty to settle, § 12:20

Punitive Damages, this index

PERSONAL INJURY COVERAGE

Generally, § 4:21 to 4:29

PLUMBING

Exclusions, leakage, § 3:43

POLLUTION

Damages, sums paid as, § 4:4 Exclusions, § 3:45, 5:13 to 5:16

POTENTIAL CLAIMS

Professional errors and omissions, § 7:9

PRACTICE AND PROCEDURE

Generally, § 13:1 to 13:29

PRESERVATION OF PROPERTY

Duty to preserve property, § 3:69

PRETRIAL PUBLICITY

Change of venue, § 13:22

PRIVACY

Personal injury coverage, § 4:26

PRIVATE RIGHT OF ACTION

Regulatory bad faith, no private right of action, § 12:50

PRIVILEGE

Discovery, work product privilege, § 13:13

PRIVITY

Primary insurers and excess insurers, § 8:5

PRODUCERS

Agents and brokers, § 1:2

PRODUCTS-COMPLETED OPERATIONS

Generally, § 10:1

PROFESSIONAL ERRORS AND OMISSIONS AND EMPLOYER LIABILITY INSURANCE

Generally, § 7:1 to 7:25

Architect and engineer professional liability, § 7:24

Breach of contract, exclusions, § 7:14

"Claims made and reported" coverage, § 7:4 to 7:6

Conditions, § 7:15, 7:18, 7:19

Consent to settle, § 7:19

Defense costs, § 7:8

PROFESSIONAL ERRORS AND PROFESSIONAL ERRORS AND OMISSIONS AND EMPLOYER OMISSIONS AND EMPLOYER LIABILITY INSURANCE LIABILITY INSURANCE -Cont'd —Cont'd Directors and officers insurance Terms of insuring agreement, § 7:2 generally, § 7:17 to 7:19 Voluntary payments, § 7:19 insured v. insured exclusion, "Wrongful acts," § 7:3 § 7:17 **PROFIT** notice of claim, § 7:18 Amount recoverable under policy, voluntary payments (consent to § 3:13 settle), § 7:19 Disclosure, exclusion of known PROOF OF LOSS claims not disclosed, § 7:10 Conditions, property insurance, Employees' injuries, exclusion for, § 3:57 § 7:13 PROPERTY DAMAGE Employment practices liability poli-Liability insurance, generally, § 4:5, cies, § 7:20 4:7 to 4:14 Engineer and architect professional liability, § 7:24 PROPERTY INSURANCE **Exclusions** Generally, § 3:1 to 3:73 generally, § 5:38, 7:10 to 7:14 **PROTECTION** breach of contract, § 7:14 Conditions, protection of damaged directors and officers insurance, property, § 3:66, 3:67, 6:12 § 7:17 employees, injuries to, § 7:13 PUBLIC POLICY employer's liability, generally, Reformation or nullification of § 5:12 contract due to, § 1:27 fraudulent acts, § 7:11 **PUNCTUATION** known claims not disclosed, § 7:10 Interpretation of insurance policy, misappropriation of funds, § 7:12 § 2:10 Fiduciary bonds and fiduciary liability, § 7:22, 7:23 PUNITIVE DAMAGES Fraudulent acts, exclusions, § 7:11 Generally, § 4:30 Insured v. insured exclusion, § 7:17 Bad faith and extracontractual Insuring agreement, § 7:1 to 7:3 liability, § 12:23 Management and professional Exclusions, § 5:34 liability, generally, § 7:21 Wrongful denial of defense, § 11:24 Media liability, § 7:25 QUESTIONS OF FACT Misappropriation of funds, exclusions, § 7:12 Interpretation of insurance policy, Notice requirements, § 7:15, 7:18, § 2:11, 2:13 7:23 Notice of occurrence, sufficiency of verbal notice, § 6:9 Officers of corporations. Directors and officers insurance, above **QUESTIONS OF LAW** Potential claims, § 7:9 Interpretation of insurance policy, Professional services, requirement § 2:2, 2:11, 2:12

RAIN

Exclusions, § 3:41, 3:44

that claim arise from, § 7:7

Rescission, § 7:16

Settle, consent to, § 7:19

READING INSURANCE POLICIES

Duty to read policy, § 1:16

REALIGNMENT OF PARTIES

Removal of proceedings, § 13:29

REASONABLE DILIGENCE

Reformation of policy, § 1:26

REASONABLE EXPECTATION DOCTRINE

Interpretation of insurance policy, § 2:5

"REASONABLE FORCE" EXCEPTION

Expected or intended injury, § 5:6

RECALL OF PRODUCTS

Exclusions, § 5:27

RECOUPMENT

Costs of defense, right to recoup from insured, § 11:17

REFORMATION OF POLICY

Generally, § 1:21 to 1:27
Fact, mistake of fact, § 1:25
Law, mistake of law, § 1:24
Mutual mistake, § 1:23
Public policy, reformation of contract due to, § 1:27
Reasonable diligence, § 1:26
Unilateral mistake, § 1:22

REIMBURSEMENT OF EXPENSES

Conditions, property insurance, § 3:67

REMEDIES

Reformation of Policy, this index

REMOVAL OF PROCEEDINGS

Generally, § 13:27 to 13:29 Amount in controversy, § 13:30 Fraudulent joinder, § 13:28 Realignment of parties, § 13:29

RENEWALS

Insurance policies, § 1:18

RENTAL PROPERTY

Exclusions, § 3:51

REPEATED EXPOSURE TO CONDITIONS

Liability insurance, § 4:19, 4:20

REPLACEMENT COST

Property insurance, § 3:19

RESCISSION

Due diligence, § 1:26
Professional errors and omissions, § 7:16
Reformation of policy, § 1:26

RESERVATION OF RIGHTS, DEFENSE UNDER

Duty to Defend, this index

RESERVES

Discovery, § 13:15

RIPENESS

Declaratory judgments, § 13:1

RISK OF LOSS

Insurable interest, § 3:4

ROT

Exclusions, § 3:46

SAFE HARBORS

Bad faith and extracontractual liability, time limited demands, duty to settle, § 12:27

SCHEDULED INSUREDS OR PROPERTY

Generally, § 9:8

SEEPAGE

Exclusions, § 3:43

SELF-INCRIMINATION

Proof of loss, examination under oath, § 3:58

SELF-INSURED RETENTIONS

Number of, § 10:3

SETTLEMENT

Bad Faith and Extracontractual
Liability, this index
Consent to settlement, § 6:13, 7:19

Wrongful denial of defense, § 11:27

SHAREHOLDERS

Insurable interests, § 3:8

SINKHOLES

Generally, § 3:35

SLANDER

Personal injury coverage, § 4:25

SLOGAN INFRINGEMENT

Advertising injury, § 4:29

SMOKE

Fire insurance, § 3:27

SNOW

Exclusions, § 3:41

SOVEREIGN IMMUNITY

Liability insurance, § 10:21

SPOUSES

Innocent spouse, § 3:61 Insurable interests, § 3:9

STACKING LIMITS

Generally, § 10:4

STATUTE OF LIMITATIONS

Flood insurance, § 3:28

STAY OF ACTION OR PROCEEDING

Declaratory Judgments, this index

STRICT LIABILITY

Subrogation, § 10:15

SUBCONTRACTORS

Exclusions, § 5:25

SUBROGATION

Generally, § 10:8 to 10:20

Contracts not requiring insurance, § 10:19

Conventional, § 10:9

Damages

non-compensatory damages,

§ 10:16

not covered by insurance, § 10:20

Equitable, § 8:6, 10:10

Excess insurance, § 8:6

Implied waiver, § 10:18

Intervention, § 13:9

SUBROGATION—Cont'd

Non-compensatory damages, § 10:16

Other insurance, § 6:18 to 6:20

Parties, § 10:11 to 10:14

Strict liability claims, § 10:15

Substitution of parties, § 10:12

Waiver, § 10:17 to 10:20

SUBSTITUTION OF PARTIES

Subrogation, § 10:12

SUMMARY JUDGMENT

Generally, § 13:20

Bad faith and extracontractual

liability, § 12:10

Statutory bad faith, § 12:11

SUNSET PROVISION

Claims made and reported coverage,

§ 7:5

SURFACE WATER

Exclusions, § 3:41

TECHNICAL WORDS

Interpretation of insurance policy,

§ 2:6

TERMINATION

Insurance policies, § 1:39

TERRORIST ATTACKS

Civil authority clause, § 3:25

THEFT

Property insurance, § 3:31

THIRD PARTY NEGLIGENCE

Exclusions, § 3:37, 3:39

THIRD PARTY PRACTICE

Generally, § 13:9 to 13:12

Bad faith and extracontractual

liability, first-party v. third-party

claims, § 12:7

Garnishment, § 13:12

Impleader, § 13:11

Interpleader, § 13:10

Intervention, § 13:9

THIRD-PARTY BENEFICIARIES

Generally, § 3:6, 9:1, 12:29

TIDAL WAVES

Exclusions, § 3:40

TIME OR DATE

Bad faith and extracontractual liability, time limited demands, duty to settle, § 12:26 to 12:28

Conditions, time limitation, § 3:68 Coverage, time of inception of,

§ 1:17

Declaratory judgments, timing, § 13:8

Insurable interest, when required, § 3:10

"Property damage" during the policy period, § 4:14

TITLE OR OWNERSHIP

Insurable interest, § 3:2, 3:12

TORT v. CONTRACT

Liability insurance, § 4:3

TRADE DRESS INFRINGEMENT

Advertising injury, § 4:29

TRADE NAME

Named insured, § 9:1

TRANSFER OF PROPERTY

Insurable interest, effect of transfer of insured property before loss occurs, § 3:11

UMBRELLA INSURANCE

Excess Insurance, this index

UNDERWRITING

Discovery, § 13:14

UNILATERAL MISTAKE

Reformation of policy, § 1:22

USE OF PROPERTY

Loss of use, § 4:11

VENDOR OR PURCHASER

Insurable interests, § 3:4

VENUE

Generally, § 13:21 to 13:26

Anticipatory filing, exception to first-filed rule, § 13:26

VENUE—Cont'd

Change of venue federal court, § 13:24 state court, § 13:22

Federal courts, generally, § 13:23 to 13:26

First-filed rule, § 13:25, 13:26 State court, generally, § 13:21, 13:22

VOLUNTARY PAYMENTS

Conditions, this index

WAIVER AND ESTOPPEL

Application for policy, § 1:13 Conditions, waiver of appraisal, § 3:65

Duty to Defend, this index Entering, Changing, and Canceling Insurance Policies, this index

Reservation of rights, defense under, § 11:7 to 11:13

Subrogation, § 10:17 to 10:20

WAR

Exclusions, § 5:19

WATER DAMAGE

Exclusions, § 3:40 to 3:42

WATERCRAFT

Exclusions, § 5:17

WEAR AND TEAR

Exclusions, § 3:38

WEATHER CONDITIONS

Exclusions, this index

WINDSTORMS

Exclusions, § 3:44, 3:47

WORDS OF ART

Interpretation of insurance policy, § 2:6

WORK PRODUCT

Discovery, § 13:13

WORKERS' COMPENSATION

Exclusions, § 5:11

WRONGFUL DENIAL OF DEFENSE

Duty to Defend, this index

Index-20

INDEX

WRONGFUL ENTRY

Personal injury coverage, § 4:24

WRONGFUL EVICTION

Personal injury coverage, § 4:24

WRONGFUL INVASION

Personal injury coverage, § 4:24