

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 INSURED

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, § 11:29
bond, § 11:30
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

ASSIGNMENT—Cont'd

Wrongful denial of defense, § 11:28

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, 11:23

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, fiduciary 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

**BAD FAITH AND
EXTRACONTRACTUAL
LIABILITY—Cont'd**

Common law bad faith—Cont'd
garnishment of liability policies,
duty to settle, § 12:36

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

INDEX

BAD FAITH AND

EXTRACONTRACTUAL LIABILITY—Cont'd

- 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
- Demand, § 12:3 to 12:6, 12:26 to 12:28
- Direct actions, § 12:41
- Enforcement, regulatory bad faith, § 12:44
- Evidentiary standard, statutory bad faith, § 12:8
- Excess insurance, duty to settle, § 12:33
- Exclusive remedy, statutory bad faith, § 12:12
- Expert testimony, § 12:42
- Fiduciary duty, § 12:13 to 12:16
- First-party v. third-party claims, statutory bad faith, § 12:7
- Garnishment of liability policies, duty to settle, § 12:36
- 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
- No private right of action, regulatory bad faith, § 12:50
- Proximate cause; insolvency of insured, § 12:25
- Punitive damages, § 12:23
- Regulatory bad faith
 - generally, § 12:43 to 12:50
 - appeals, § 12:49
 - cease and desist orders, § 12:46

BAD FAITH AND

EXTRACONTRACTUAL LIABILITY—Cont'd

- Regulatory bad faith—Cont'd
 - directives, § 12:47
 - enforcement, § 12:44
 - examinations, § 12:48
 - no private right of action, § 12:50
 - rules and regulations, § 12:45
 - settlement, improper claims settlement practices, generally, § 12:43
- Safe harbors, time limited demands, § 12:27
- Settlement
 - common law bad faith, above
 - regulatory bad faith, above
- Statutory bad faith
 - generally, § 12:2 to 12:12
 - demand, § 12:3 to 12:6
 - evidentiary standard, § 12:8
 - exclusive remedy, § 12:12
 - first-party v. third-party claims, § 12:7
 - judge, jury, and summary judgment, § 12:11
 - standard of conduct, § 12:9
 - summary judgment, § 12:10
- Summary judgment, § 12:10
- Time limited demands, duty to settle, § 12:26 to 12:28

BANKRUPTCY

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

BATTERY

- Exclusions, § 5:32

BINDERS

- Entering, Changing, and Canceling Insurance Policies, this index

BLANK RESPONSES

- Application for policy, § 1:10

BOATS

- Exclusions, § 5:17

BODILY INJURY

Liability insurance, generally, § 4:5
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 interrup-
tion, § 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

INDEX

CONCEALMENT PROVISIONS

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

CONDITIONS

Appraisal, § 3:63 to 3:65

Bankruptcy, § 6:1

Concealment provisions, § 3:59 to
3:62

Consent to settlement, § 6:13, 7:19

Consequences of breach
concealment, fraud, and misrepresentation provisions, § 3:62

cooperation clause, § 3:55

notice of occurrence, § 6:10

Construction and interpretation,
burden of proof, § 2:18

Contribution among insurers
defense costs, § 6:21
indemnity payments, § 6:18 to
6:20

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

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

Denial of coverage, payments made
after, § 6:14

Effect on obligations to insured,
§ 6:22

Fraud, § 3:57, 3:59 to 3:62

Impossibility, § 3:70

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

Innocent spouse or co-insured, § 3:61

Interpretation of insurance policy,
burden of proof, § 2:18

Liability insurance, generally, § 6:1
to 6:22

Limitation of suit, § 6:15

Misrepresentation, § 3:57, 3:59 to
3:62

Notice, § 3:56

Notice of occurrence
generally, § 6:3 to 6:10
by whom notice must be given,
§ 6:6
consequences of breach, § 6:10
delay, length of, § 6:8

CONDITIONS—Cont'd

Notice of occurrence—Cont'd
how notice must be given, § 6:7
knowledge of insured of occurrence or lack thereof as
excuse, § 6:4

professional errors and omissions,
§ 7:15

to whom notice must be given,
§ 6:5

verbal notice, § 6:9

Notice of suit, demands, notices,
summonses, or legal papers,
§ 6:11

Oath, examination under, § 3:58

Other insurance, § 6:16 to 6:22

Professional errors and omissions,
§ 7:15, 7:18, 7:19

Proof of loss, § 3:57

Property insurance, generally, § 3:52
to 3:71

Protection of damaged property, duty
to protect, § 3:66, 3:67

Reimbursement of expenses, § 3:67

Settlement, consent to, § 6:13, 7:19

Standard of breach, § 3:54

Time limitation, § 3:68

Voluntary payments
by insured, § 6:13, 6:14, 7:19
by other insurer, § 6:19, 6:20

Waiver of appraisal, § 3:65

CONSENT OF INSURED

Bad faith and extracontractual
liability, duty to settle, § 12:37

Duty to defend, defense under
reservation of rights, § 11:10

CONSENT OF INSURER

Settlement, voluntary payments,
§ 6:13, 7:19

CONSIDERATION

Modification of policy, § 1:19

CONSTRUCTION AND INTERPRETATION

Generally, § 2:1 to 2:24

Ambiguous terms, generally, § 2:2

Bodily injury, causation requirement,
§ 4:7

**CONSTRUCTION AND
INTERPRETATION—Cont'd**

Burden of proof
 generally, § 2:14 to 2:18
 agreement, § 2:16
 conditions, § 2:18
 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 par-
 ticular, § 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

INDEX

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

DECLARATORY JUDGMENTS

—Cont’d

Georgia courts, generally, § 13:2 to 13:4
Interpleader, § 13:10
Necessary parties, § 13:4
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

DEFINITIONS—Cont’d

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 Insur-
ance, 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

DISCOVERY—Cont’d

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 Insur-
ance, 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 11:30
Additional insureds, § 9:13
Allegations in the complaint, § 11:1
Appeal, § 11:29
Assignment, wrongful denial of
defense, § 11:28
Attorneys
fees, § 11:19, 11:23
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, 11:23

INDEX

DUTY TO DEFEND—Cont'd

Costs of defense—Cont'd

contribution from other insurers,
§ 11:18

failure to defend, § 11:19

pre-tender defense costs, § 11:4

right to recoup from insured,
§ 11:17

Counterclaims, § 11:6

Damages

limits of policy, damages in excess
of, § 11:24

punitive damages, wrongful denial
of defense, § 11:25

who may seek damages, § 11:26

Declaratory Judgments, this index

Discharge of duty through exhaustion
of policy limits, § 11:21

Estoppel, Waiver and estoppel, below

Excess insurance, § 8:4, 11:5

Exhaustion of self-insured retention,
§ 11:20

Facts presented by the insured, § 11:2

Impleader, § 13:11

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

Investigation, insurer's duty to
investigate, § 11:4

Limits of policy, damages in excess
of, § 11:24

Non-coverage, defense of, § 11:13

Pre-tender defense costs, § 11:4

Punitive damages, wrongful denial of
defense, § 11:25

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

consent of the insured, § 11:10

non-coverage, defense of, § 11:13

sufficiency of letter, § 11:9

timeliness of letter, § 11:8

waiver and estoppel, § 11:7, 11:10
to 11:13

Selection of counsel, § 11:15

Settlement, wrongful denial of
defense, § 11:28

Summary judgment, § 13:20

DUTY TO DEFEND—Cont'd

“Tripartite relationship” between
insurer, insured, and defense
counsel, § 11:14

Waiver and estoppel

reservation of rights, defense
under, § 11:7, 11:10 to 11:13

wrongful denial of defense,
§ 11:27

Withdrawal of defense, § 11:22

Wrongful denial of defense

generally, § 11:23 to 11:28

assignment, § 11:28

attorneys' fees, § 11:23

limits of policy, damages in excess
of, § 11:24

punitive damages, § 11:25

settlement, § 11:28

waiver and estoppel, § 11:27

who may seek damages, § 11:26

DUTY TO PRESERVE PROPERTY

Generally, § 3:69

EARTH MOVEMENT

Exclusions, § 3:26, 3:35 to 3:37

ECONOMIC LOSS

Liability insurance, generally, § 4:12

ELECTRONIC DATA

Exclusions, § 5:29

EMPLOYEES

Professional errors and omissions,
exclusion for injuries to employ-
ees in course of employment,
§ 7:13

EMPLOYER'S LIABILITY

Exclusions, § 5:12

EMPLOYMENT PRACTICES WRONGFUL ACT

Generally, § 7:20

ENFORCEMENT

Regulatory bad faith, § 12:44

ENGINEER AND ARCHITECT PROFESSIONAL LIABILITY

Generally, § 7:24

“ENSUING LOSS”

Exclusions, § 3:46

**ENTERING, CHANGING, AND
CANCELING INSURANCE
POLICIES**

Generally, § 1:1 to 1:39

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 Insur-
ance, this index

EROSION

Generally, § 3:35

**ERRORS AND OMISSIONS
 (“E&O”) POLICIES**

Professional Errors and Omissions
and Employer Liability Insur-
ance, 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 insur-
ance, § 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

Aircraft, § 5:17

Artificial v. natural earth movement,
§ 3:36

Assault and battery, § 5:32

Automobiles, § 5:17

Battery, assault and, § 5:32

INDEX

EXCLUSIONS—Cont'd

- Boats, § 5:17
- Breach of contract, § 5:36, 7:14
- Burden of proof, § 2:17
- Business risk exclusions, § 5:20, 5:21
- Care, custody or control, § 5:30
- Causation
 - storm damage to interior not caused by direct force of storm, § 3:44
 - water damage, § 3:42
- Code upgrades, § 3:50
- Construction and Interpretation, this index
- Construction of buildings or structures, § 3:29, 3:49, 3:50, 5:21
- Contractual liability, § 5:7 to 5:9
- Coverage B exclusions, § 5:35, 5:36
- Criminal matters, § 5:5, 5:37
- Deterioration, § 3:34, 3:38
- Earth movement, § 3:35 to 3:37
- Electronic data, § 5:29
- Employer's liability, § 5:12
- "Ensuing loss" (mold, fungus or rot), § 3:46
- Expected or intended injury
 - generally, § 5:2 to 5:9
 - act or result, § 5:3
 - criminal liability, § 5:5
 - "reasonable force" exception, § 5:6
 - subjective v. objective, § 5:4
- Flood damage, § 3:40 to 3:42
- Fungus, § 3:46, 5:33
- Impaired property, § 5:26, 5:27
- Increased cost of construction, § 3:50
- Inherent vice, property insurance, § 3:38
- Intended injury. Expected or intended injury, above
- Interpreting insurance policies, § 2:9, 2:17
- "Knowing violation" of rights of another, § 5:35
- Latent defects, property insurance, § 3:38
- Leakage, § 3:43

EXCLUSIONS—Cont'd

- Liability insurance, generally, § 5:1 to 5:39
- Liquor liability, § 5:10
- Mobile equipment, § 5:18
- Mold, § 3:46, 5:33
- Owned property, § 5:31
- Personal and advertising injury, § 5:28, 5:35
- Plumbing, leakage from, § 3:43
- Pollution, § 3:45, 5:13 to 5:16
- Products, damage to one's own, § 5:22
- Professional Errors and Omissions and Employer Liability Insurance, this index
- Property insurance, generally, § 3:34 to 3:51
- Punitive damages, § 5:34
- Rain, § 3:41, 3:44
- "Reasonable force" exception, expected or intended injury, § 5:6
- Recall of products, work, or impaired property, § 5:27
- Rental property, use as, § 3:51
- Rot, § 3:46
- Seepage, § 3:43
- Snow, § 3:41
- Subcontractors, § 5:25
- Surface water defined, § 3:41
- Third party negligence, § 3:37, 3:39
- Tidal waves, § 3:40
- War, § 5:19
- Water damage, § 3:40 to 3:42
- Watercraft, § 5:17
- Wear and tear, § 3:34, 3:38
- Weather conditions
 - combined with other excluded peril, § 3:47
 - storm damage to interior not caused by direct force of storm, § 3:44
- Windstorms, § 3:44, 3:47
- Work, damage to one's own, § 5:23 to 5:25
- Workers' compensation, § 5:11

GEORGIA PROPERTY AND LIABILITY INSURANCE LAW

EXCLUSIVE REMEDY
Statutory bad faith, § 12:12

EXEMPLARY DAMAGES
Punitive Damages, this index

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

INDEX

ILLUSORY COVERAGE

Exclusions rendering coverage ineffective, § 2:8

IMPAIRED PROPERTY

Exclusions, § 5:26, 5:27

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

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, § 11:24

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

INDEX

MORTGAGES

Insurable interests, § 3:5, 3:6

MOTION PRACTICE

Generally, § 13:18 to 13:20

Dismissal, § 13:18

Judgment on the pleadings, § 13:19

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 INSURED

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 INSURED

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 INSURED

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

INDEX

PROFESSIONAL ERRORS AND OMISSIONS AND EMPLOYER LIABILITY INSURANCE

—Cont'd

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
Directors and officers insurance generally, § 7:17 to 7:19
insured v. insured exclusion, § 7:17
notice of claim, § 7:18
voluntary payments (consent to settle), § 7:19
Disclosure, exclusion of known claims not disclosed, § 7:10
Employees’ injuries, exclusion for, § 7:13
Employment practices liability policies, § 7:20
Engineer and architect professional liability, § 7:24
Exclusions
generally, § 5:38, 7:10 to 7:14
breach of contract, § 7:14
directors and officers insurance, § 7:17
employees, injuries to, § 7:13
employer’s liability, generally, § 5:12
fraudulent acts, § 7:11
known claims not disclosed, § 7:10
misappropriation of funds, § 7:12
Fiduciary bonds and fiduciary liability, § 7:22, 7:23
Fraudulent acts, exclusions, § 7:11
Insured v. insured exclusion, § 7:17
Insuring agreement, § 7:1 to 7:3
Management and professional liability, generally, § 7:21
Media liability, § 7:25
Misappropriation of funds, exclusions, § 7:12

PROFESSIONAL ERRORS AND OMISSIONS AND EMPLOYER LIABILITY INSURANCE

—Cont'd

Notice requirements, § 7:15, 7:18, 7:23
Officers of corporations. Directors and officers insurance, above
Potential claims, § 7:9
Professional services, requirement that claim arise from, § 7:7
Rescission, § 7:16
Settle, consent to, § 7:19
Terms of insuring agreement, § 7:2
Voluntary payments, § 7:19
“Wrongful acts,” § 7:3

PROFIT

Amount recoverable under policy, § 3:13

PROOF OF LOSS

Conditions, property insurance, § 3:57

PROPERTY DAMAGE

Liability insurance, generally, § 4:5, 4:7 to 4:14

PROPERTY INSURANCE

Generally, § 3:1 to 3:73

PROTECTION

Conditions, protection of damaged property, § 3:66, 3:67, 6:12

PUBLIC POLICY

Reformation or nullification of contract due to, § 1:27

PUNCTUATION

Interpretation of insurance policy, § 2:10

PUNITIVE DAMAGES

Generally, § 4:30
Bad faith and extracontractual liability, § 12:23
Exclusions, § 5:34
Wrongful denial of defense, § 11:25

QUESTIONS OF FACT

Interpretation of insurance policy,
§ 2:11, 2:13
Notice of occurrence, sufficiency of
verbal notice, § 6:9

QUESTIONS OF LAW

Interpretation of insurance policy,
§ 2:2, 2:11, 2:12

RAIN

Exclusions, § 3:41, 3:44

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 INSURED OR
PROPERTY**

Generally, § 9:8

SEEPAGE

Exclusions, § 3:43

INDEX

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, § 11:28

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

SUBROGATION—Cont'd

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

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

THIRD PARTY PRACTICE

—Cont'd

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

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

INDEX

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

WRONGFUL ENTRY

Personal injury coverage, § 4:24

WRONGFUL EVICTION

Personal injury coverage, § 4:24

WRONGFUL INVASION

Personal injury coverage, § 4:24