Index

ACCIDENTAL CONDUCT
Sexual misconduct, **§ 5:2**

ADDITIONAL INSUREDS
Commercial liability coverage, **§ 13:7**

ADOPTION
Unfair claims practices statutes, **§ 6:4**

ADVANCEMENTS
Directors and officers, **§ 14:8**

ADVANCES
UM/UIM insurance, **§ 11:33**

ADVICE OF COUNSEL
Bad faith, **§ 7:12**

AIRCRAFT
Exclusions
Commercial liability coverage, **§ 13:28**

AIRCRAFT EXCLUSION
Homeowner coverage, **§ 12:9**

ALIENATED PREMISES
Exclusions
Commercial liability coverage, **§ 13:23**

ALLEGATIONS OF COMPLAINT
Duty to defend, **§ 2:12**

ALLOCATION
Duty to defend, **§ 2:20**

ALLOCATION OF DEFENSE COSTS
Duty to defend, **§ 2:21**

ALLOCATION OF SETTLEMENTS
Mixed actions, **§ 2:27**

AMBIGUITY
Insurance Contract, **§ 1:21**

ANIMALS AND LIVESTOCK
Homeowner coverage, **§ 12:16**

APPLICATION
Unfair claims practices statutes, **§ 6:2**

APPOINTMENT OF INDEPENDENT COUNSEL
Duty to defend, **§ 2:26**

ARISING OUT OF
Automobile liability policy, **§ 10:16**

ASSAULT AND BATTERY EXCLUSIONS
Sexual misconduct, **§ 5:11**

ASSAULTS
Automobile liability policy, **§ 10:27**

ATTORNEY-CLIENT DOCUMENTS
Bad faith, **§ 7:24**

ATTORNEYS FEES
Damages, **§ 7:32**

AUTOMOBILE
Exclusions
Commercial liability coverage, **§ 13:28**

AUTOMOBILE EXCLUSIONS
Homeowner coverage, **§ 12:7**

AUTOMOBILE LIABILITY POLICY
Generally, **§ 10:1 et seq.**
Exclusions
generally, **§ 10:33-10:41**
Carrying persons or property for fee, **§ 10:40**
Commercial use, **§ 10:41**
Family member/household, **§ 10:36**
Intentional act/criminal act, **§ 10:39**
Named driver, **§ 10:34**
Named insured, **§ 10:35**
Racing, **§ 10:38**
Regular or frequent use, **§ 10:37**
Liability insuring clause
generally, **§ 10:15-10:29**

AUTOMOBILE LIABILITY POLICY —Cont'd
Liability insuring clause—Cont'd
arising out of, **§ 10:16**
Assaults and shootings, **§ 10:27**
Car pool arrangements, **§ 10:32**
Discharge of firearms, **§ 10:25**
Drive-by shootings, **§ 10:29**
enter and exit insured vehicle, **§ 10:22**
Loading and unloading, **§ 10:28**
Maintenance, **§ 10:18**
Newly acquired vehicles, **§ 10:30**
objects left on the roadway, **§ 10:20**
Objects thrown from motor vehicles, **§ 10:26**
ownership, **§ 10:17**
Repair and servicing, **§ 10:24**
Temporary substitute vehicles, **§ 10:31**
Tow or push motor vehicle, **§ 10:23**
Use, **§ 10:19**
use of equipment, motor vehicle, **§ 10:21**
Liability insuring clause, directing traffic, **§ 10:19.50**
Permissive use/garage operations, **§ 10:14**
Permissive use/violation of employment restrictions on vehicle use, **§ 10:13**
Policy limits, **§ 10:2**
Punitive damages, **§ 10:42**
Who is an insured, **§ 10:3**
generally, **§ 10:3-10:12**
Deviation from scope of permission, **§ 10:10**
Family member, **§ 10:5**
Name, **§ 10:4**
Permissive user, **§ 10:6**
Express permission, **§ 10:7**
Implied permission, **§ 10:8**
omnibus coverage, **§ 10:6**
Secondhand permission, **§ 10:9**
Permissive use/rental car theft, **§ 10:11**
Permissive use/unlicensed and underaged drivers, **§ 10:12**

AUTOMOBILE POLICIES
Policy terminations
Insurance Contract, **§ 1:36**

AUTOMOBILES, § Multiple coverage issues, See this index

BABYSITTING
Homeowner coverage, **§ 12:15**

BAD FAITH
Generally, **§ 7:1 et seq.**
Bonus programs/participation, **§ 7:20**
Claims adjusters, negligence of, **§ 7:42**
Comparative, **§ 7:17**
Consent settlements, **§ 7:37**
Continue, **§ 7:16**
Damages
generally, **§ 7:31-7:34**
Attorneys fees, **§ 7:32**
Consequential damages, **§ 7:33**
Punitive damages, **§ 7:34**
Defense
Advice of counsel, **§ 7:12**
based on conduct, **§ 7:15**
Fair debatability, **§ 7:10**
Genuine dispute, **§ 7:11**
No coverage, **§ 7:14**
setup, **§ 7:13**
Directed verdict test, **§ 7:8**
Discovery issues
generally, **§ 7:21-7:28**
Attorney-client documents, **§ 7:24**
Claim files, **§ 7:26**
Colossus evaluations, **§ 7:30**
Ingenix evaluations, **§ 7:29**
Other claims, **§ 7:22**
Personnel files, **§ 7:25**
Reinsurance information, **§ 7:28**
Reserve information, **§ 7:27**
Self-critical evaluations, **§ 7:23**
Discovery of claims manuals and guidelines, **§ 7:39**
Excess insurer
equitable subrogation/direct duty, **§ 7:7**
Expert witnesses, **§ 7:35**
First-party (UM/UIM) bad-faith standards, **§ 7:2**
generally, **§ 7:2-7:5**
Intentional misconduct, **§ 7:3**
Miscellaneous, **§ 7:5**
Negligence, **§ 7:4**
Fraud and Collusion, **§ 7:43**

BAD FAITH—Cont'd
Proper parties, **§ 7:38**
Reverse, **§ 7:18**
Setup, **§ 7:9**
Splitting claim files, **§ 7:19**
Statute of limitations, **§ 7:36**
Third-party, liability standard, **§ 7:6**
Workers compensation, **§ 7:40**

BANKRUPTCY
Directors and officers, **§ 14:29**

BEYOND THE MODEL ACT
Unfair claims practices statutes, **§ 6:8**

BINDERS
Insurance Contract, **§ 1:30**

BODILY INJURY
Commercial liability coverage, **§ 13:3**

BODILY INJURY, PROPERTY DAMAGE INSURING CLAUSE, § Commercial liability coverage, See this index

BONUS PROGRAMS
Bad faith, **§ 7:20**

BREACH OF CONTRACT
Exclusions, personal and advertising injury, **§ 13:46**

BURDEN OF PROOF
UM/UIM insurance, **§ 11:7**

BURDENS OF PROOF
Insurance Contract, **§ 1:26**

BUSINESS-JUDGMENT RULE
Directors and officers, **§ 14:3**

BUSINESS PURSUITS EXCLUSION
Homeowner coverage, **§ 12:14**

CANCELLATION AND NON-RENEWAL
Automobile policies
Policy terminations
Insurance Contract, **§ 1:36**
Policy terminations
Insurance Contract, **§ 1:35**

CARE
Exclusions
Commercial liability coverage, **§ 13:24**

CARE OF NAMED INSURED
Homeowner coverage, **§ 12:5**

CAR POOL ARRANGEMENTS
Automobile liability policy, **§ 10:32**

CERTIFICATES OF INSURANCE
Insurance Contract, **§ 1:31**

CHILD AND FOSTER CARE
Homeowner coverage, **§ 12:15**

CLAIM FILES
Bad faith, **§ 7:26**

CLAIMS ADJUSTERS
Negligence, **§ 7:41, 7:42**
Spoliation of evidence, **§ 7:42**

CLASS III INSUREDS
UM/UIM insurance, **§ 11:13**

CLASS II INSUREDS
UM/UIM insurance, **§ 11:12**

CLASS I INSUREDS
UM/UIM insurance, **§ 11:11**

COLOSSUS EVALUATIONS
Bad faith, **§ 7:30**

COMMERCIAL LIABILITY COVERAGE
Generally, **§ 13:1 et seq.**
Additional insureds, **§ 13:7**
Bodily injury, **§ 13:3**
Bodily injury, property damage insuring clause
generally, **§ 13:1-13:6**
Completed operations, **§ 13:8**
Exclusions
generally, **§ 13:9-13:31**
Aircraft, automobile, and watercraft, **§ 13:28**
Alienated premises, **§ 13:23**
Assault and battery, **§ 13:12**
Business risk, **§ 13:19**
Care, custody, and control, **§ 13:24**
Communicable disease, **§ 13:14**
Contractual, **§ 13:10**

COMMERCIAL LIABILITY COVERAGE—Cont'd
Exclusions—Cont'd
Criminal acts, **§ 13:13**
Employee, **§ 13:18**
Fungi and bacteria, **§ 13:27**
Known injury or damage, **§ 13:31**
Owned, rented, or occupied, **§ 13:22**
Partnership/joint venture, **§ 13:26**
Pollution, **§ 13:29**
Professional services, **§ 13:25**
Punitive damage, **§ 13:16**
Sexual misconduct, **§ 13:15**
War-risk, **§ 13:30**
Workers compensation, **§ 13:17**
Your product, **§ 13:21**
Your work, **§ 13:20**
Exclusions, personal and advertising injury
generally, **§ 13:43-13:53**
Additional, **§ 13:53**
Breach of contract, **§ 13:46**
Employment-related practices, **§ 13:47**
Intellectual property, **§ 13:49**
Knowing violation of rights, **§ 13:44**
Knowledge of falsity, **§ 13:45**
Penal statute, **§ 13:48**
Prior publication, **§ 13:51**
Professional services, **§ 13:50**
Quality of goods, **§ 13:52**
Occurrence, **§ 13:2**
Personal injury and advertising injury
generally, **§ 13:32-13:42**
Covered-enumerated offenses, **§ 13:33**
Cyberspace risks, **§ 13:42**
False arrest, detention, and imprisonment, **§ 13:34**
Infringement of copyright, title, or slogan, **§ 13:40**
Malicious prosecution, **§ 13:35**
Misappropriation of advertising ideas, **§ 13:38**
Patent infringement, **§ 13:41**
Slander, libel, and disparaging remarks, **§ 13:36**
Trademark infringement, **§ 13:39**

COMMERCIAL LIABILITY COVERAGE—Cont'd
Personal injury and advertising injury —Cont'd
Violations of a persons right to privacy, **§ 13:37**
Property damage, **§ 13:4**
Territorial limitations, **§ 13:6**
Triggering coverage, **§ 13:5**

COMMERCIAL POLICIES
Policy terminations
Insurance Contract, **§ 1:37**

COMMERCIAL USE
Automobile liability policy, **§ 10:41**

COMMUNICABLE AND TRANSMISSION OF DISEASE
Sexual misconduct exclusions, **§ 5:9**

COMMUNICABLE DISEASE
Homeowner coverage, **§ 12:19**

COMMUNICATIONS
Unfair claims practices statutes, **§ 6:5**

COMPARATIVE
Bad faith, **§ 7:17**

COMPLETED OPERATIONS
Commercial liability coverage, **§ 13:8**

CONCURRENT CAUSATION
Insurance Contract, **§ 1:22**

CONDUCT
Bad faith, **§ 7:15**
Directors and officers, **§ 14:17**

CONDUCT DEFENSE
Duty to defend, **§ 2:18**

CONSENT SETTLEMENTS
Bad faith, **§ 7:37**

CONSEQUENTIAL DAMAGES
Damages, **§ 7:33**

CONSPICUITY OF EXCLUSIONS
Insurance Contract, **§ 1:13**

CONSTRUCTION AND INTERPRETATION
Course of conduct, **§ 1:42**

CONSTRUCTION AND INTERPRETATION—Cont'd
Deductibles, **§ 1:43**
Prior dealings, **§ 1:42**
Self-insured retentions, **§ 1:44**
Territorial limitation clauses, **§ 1:44**
Usage of trade or business, **§ 1:41**

CONTRACTUAL
Exclusion
Commercial liability coverage, **§ 13:10**

CONTROL
Exclusions
Commercial liability coverage, **§ 13:24**

CONTROLLED SUBSTANCE EXCLUSIONS
Homeowner coverage, **§ 12:21**

CONVEYANCE
UM/UIM insurance, **§ 11:24**

COOPERATION
Policy duties, **§ 2:5**

CORROBORATION
UM/UIM insurance, **§ 11:17**

COUNTERCLAIMS
Defending against, **§ 2:31**

COURSE OF CONDUCT
Construction and interpretation, **§ 1:42**

COVERAGE
Generally, **§ 4:1 et seq.**
Allocation among equal-level insurers, **§ 4:4**
Excess insurance, exhaustion of primary coverage triggering, **§ 4:6**
Horizontal or vertical exhaustion, **§ 4:3**
Selective tender, **§ 4:5**
Self-insurance as Other Insurance, **§ 4:2**
Step-down clauses, **§ 1:40**

COVERAGE FOR INTENTIONAL ACTS
Sexual misconduct, **§ 5:1**

COVERED DAMAGES
Directors and officers, **§ 14:15**

COVERED-ENUMERATED OFFENSES
Commercial liability coverage, **§ 13:33**

CRIME
Directors and officers, **§ 14:19**

CRIMINAL ACT
Automobile liability policy, **§ 10:39**

CRIMINAL ACTS EXCLUSIONS
Sexual misconduct, **§ 5:12**

CUMIS COUNSEL
Reimbursement of defense costs, **§ 2:26.50**

CUSTODY
Exclusions
Commercial liability coverage, **§ 13:24**

CYBERSPACE RISKS
Commercial liability coverage, **§ 13:42**

DEDUCTIBLES
Construction and interpretation, **§ 1:43**

DEFEND, DUTY TO
Cumis counsel
reimbursements from, **§ 2:25**
Reimbursement of defense costs, **§ 2:26.50**

DEFEND GROUNDLESS AND FRIVOLOUS CLAIMS
Policy duties, **§ 2:6**

DEFENDING AGAINST COUNTERCLAIMS
Generally, **§ 2:31**

DEFEND MIXED COMPLAINTS
Duty to defend, **§ 2:15**

DEFINED COVERED LOSSES
Directors and officers, **§ 14:14**

DETENTION
Commercial liability coverage, **§ 13:34**

DETERMINE GOVERNING LAW
Insurance Contract, **§ 1:27**

DETERMINE RELEVANT FACTS AND ALLEGATIONS
Duty to defend, **§ 2:10**

DICTIONARIES
Insurance Contract, **§ 1:12**

DIRECT ACTIONS
Medical payments, **§ 9:3**

DIRECTORS AND OFFICERS
Generally, **§ 14:1 et seq.**
Advancements, **§ 14:8**
Bankruptcy, **§ 14:29**
Business-judgment rule, **§ 14:3**
duty of care, **§ 14:4**
Modern director and officer duties, **§ 14:6**
Duty to defend, **§ 14:28**
Exclusions
generally, **§ 14:16-14:27**
Conduct, **§ 14:17**
Crime, fine, penalty, and uninsurable loss, **§ 14:19**
Discrimination, **§ 14:27**
Dishonesty, **§ 14:20**
Illegal personal profit and gain, **§ 14:18**
Miscellaneous, **§ 14:25**
Nature of claimant, **§ 14:22**
Insured v. insured, **§ 14:24**
Regulatory, **§ 14:23**
Other insurance, **§ 14:21**
Securities, **§ 14:26**
Indemnification, **§ 14:7**
Insurance, **§ 14:9**
generally, **§ 14:9-14:15**
Insuring clause, **§ 14:12**
Covered damages, **§ 14:15**
Defined covered losses, **§ 14:14**
Wrongful act, **§ 14:13**
Notice of claims, **§ 14:10**
Severability of claims, **§ 14:11**
Interrelationship
business-judgment rule and general duty of care, **§ 14:2**
Statutory response, extended duty of care, **§ 14:5**

DISABILITY BENEFITS OFFSET
UM/UIM insurance, **§ 11:26**

DISCHARGE OF FIREARMS
Automobile liability policy, **§ 10:25**

DISCOVERY
Claims manuals and guidelines, **§ 7:39**

DISCRIMINATION
Directors and officers, **§ 14:27**

DISHONESTY
Directors and officers, **§ 14:20**

DISPARAGING REMARKS
Commercial liability coverage, **§ 13:36**

DOG LIABILITY EXCLUSIONS
Homeowner coverage, **§ 12:20**

DRAFTING
Insurance Contract, **§ 1:23**

DRIVE-BY SHOOTINGS
Automobile liability policy, **§ 10:29**

DUTIES UNDER THE POLICY
Allocation of settlements involving mixed actions, **§ 2:27**
No voluntary payment/consent clauses, **§ 2:30**
Read policy, duty to, **§ 2:28**
Verdict, duty to notify of need to allocate, **§ 2:29**

DUTY OF CARE
Directors and officers, **§ 14:2, 14:4**

DUTY TO DEFEND
Directors and officers, **§ 14:28**
Policy duties, **§ 2:7**

EFFECT OF CRIMINAL CONVICTION
Sexual misconduct, **§ 5:7**

EIGHT CORNERS APPROACH
Duty to defend, **§ 2:13**

EJUSDEM GENERIS DOCTRINE
Insurance Contract, **§ 1:15**

EMOTIONAL DISTRESS
UM/UIM insurance, **§ 11:32**

EMPLOYMENT-RELATED PRACTICES
Exclusions, personal and advertising injury, **§ 13:47**

ENDORSEMENTS
Insurance Contract, **§ 1:18**

ENGLISH ONLY OFFERING OF COVERAGE
UM/UIM insurance, **§ 11:30**

ENTER AND EXIT INSURED VEHICLE
Automobile liability policy, **§ 10:22**

EQUAL CONSIDERATION
Policy duties, **§ 2:3**

ESTOPPEL
Insurance Contract, **§ 1:20**

EXCEPTIONS TO EXCLUSIONS
Insurance Contract, **§ 1:14**

EXCLUSIONS
Impaired property, **§ 13:19B**
Recall of products, **§ 13:19C**
Sistership, **§ 13:19C**
UM/UIM insurance, **§ 11:21**
Work in progress, **§ 13:19A**

EXHAUSTION
Administrative remedies
Unfair claims practices statutes, **§ 6:11**
UM/UIM insurance, **§ 11:19**

EXHAUSTION OF COVERAGE
Excess insurance trigger, **§ 4:6**

EXPERT WITNESSES
Bad faith, **§ 7:35**

EXPRESS PERMISSION
Automobile liability policy, **§ 10:7**

FAIR DEALING
Policy duties, **§ 2:2**

FAIR DEBATABILITY DEFENSE
Bad faith, **§ 7:10**

FALLING OBJECTS FROM MOTOR VEHICLES
UM/UIM insurance, **§ 11:16**

FALSE ARREST,
Commercial liability coverage, **§ 13:34**

FAMILY MEMBER
Automobile liability policy, **§ 10:5**

FAMILY MEMBER OR HOUSEHOLD
Automobile liability policy, **§ 10:36**

FINE
Directors and officers, **§ 14:19**

FORFEITURE
Insurance Contract
Principles of strict and liberal construction enhance coverage, **§ 1:7**

FOUR CORNERS TEST
Duty to defend, **§ 2:11**

FRAUD AND COLLUSION
Bad faith, **§ 7:43**

FUNGI AND BACTERIA
Exclusions
Commercial liability coverage, **§ 13:27**

GARAGE OPERATIONS
Automobile liability policy, **§ 10:14**

GENERAL PRINCIPLES
Duty to defend, **§ 2:20**

GENUINE DISPUTE
Bad faith, **§ 7:11**

GOOD FAITH
Policy duties, **§ 2:2**

GOVERNMENT-OWNED VEHICLE
UM/UIM insurance, **§ 11:23**

GROSS NEGLIGENCE
Sexual misconduct, **§ 5:16**

HEALTH INSURANCE
Medical payments, **§ 9:8**

HOME
Homeowner coverage, **§ 12:17**

HOMEOWNER COVERAGE
Generally, **§ 12:1 et seq.**
Exclusions
Aircraft, **§ 12:9**
Automobile, **§ 12:7**
Business pursuits, **§ 12:14**
Animals and livestock, **§ 12:16**
Babysitting including child and foster care, **§ 12:15**
Home and other miscellaneous business activities, **§ 12:17**
Communicable disease, **§ 12:19**

HOMEOWNER COVERAGE—Cont'd
Exclusions—Cont'd
Controlled substance, **§ 12:21**
Dog liability, **§ 12:20**
Household, **§ 12:11**
Off-road vehicle, **§ 12:10**
Owned premises, **§ 12:12**
Professional services, **§ 12:12**
Sexually transmitted disease, **§ 12:18**
Insuring clause, **§ 12:6**
Watercraft, **§ 12:8**
Who is an insured
generally, **§ 12:1-12:5**
Minor children in care of named insured, **§ 12:5**
Relatives and adult children, **§ 12:4**
Residency insured household, **§ 12:2**
Spouses, **§ 12:3**

HORIZONTAL OR VERTICAL EXHAUSTION
Coverage, **§ 4:3**

HOUSEHOLD EXCLUSIONS
Homeowner coverage, **§ 12:11**

ILLEGAL ACT EXCLUSIONS
Sexual misconduct, **§ 5:14**

ILLEGAL PERSONAL PROFIT AND GAIN
Directors and officers, **§ 14:18**

IMPAIRED PROPERTY
Exclusions, **§ 13:19B**

IMPLIED PERMISSION
Automobile liability policy, **§ 10:8**

IMPRISONMENT
Commercial liability coverage, **§ 13:34**

INCURRED MEDICAL EXPENSES
Medical payments, **§ 9:5**

INDEMNIFICATION
Directors and officers, **§ 14:7**

INDEMNIFY
Policy duties, **§ 2:1**

INFRINGEMENT OF COPYRIGHT
Commercial liability coverage, **§ 13:40**

INFRINGEMENT OF SLOGAN
Commercial liability coverage, **§ 13:40**

INFRINGEMENT OF TITLE
Commercial liability coverage, **§ 13:40**

INGENIX EVALUATIONS
Bad faith, **§ 7:29**

INSURANCE
Directors and officers, **§ 14:9**

INSURANCE CONTRACT
Generally, **§ 1:1 et seq.**
Ambiguity, **§ 1:21**
Binders, **§ 1:30**
Burdens of proof, **§ 1:26**
Certificates of insurance, **§ 1:31**
Concurrent causation, **§ 1:22**
Conspicuity of exclusions, **§ 1:13**
Construing insurance contract as whole, **§ 1:9**
Determine governing law, **§ 1:27**
Dictionaries, **§ 1:12**
Drafting and regulatory history, **§ 1:23**
Ejusdem generis doctrine, **§ 1:15**
Endorsements, **§ 1:18**
Exceptions to exclusions, **§ 1:14**
Generally, **§ 1:2**
Interpretation, plain, ordinary or popular sense of words used, **§ 1:5**
Interpretation, style and size of the policy language and policy format, **§ 1:8**
Interpretation, understanding of ordinary, average, or reasonable person, **§ 1:6**
Interpret policy language, **§ 1:4**
Last antecedent rule, **§ 1:19**
Loss-in-progress rule, known-loss doctrine, **§ 1:25**
Lost or destroyed insurance policies, **§ 1:29**
Policy definitions, **§ 1:11**
Policy reformation, **§ 1:28**
Policy terminations
generally, **§ 1:32 to 1:39**
Cancellation and non-renewal, **§ 1:35**
Cancellation and non-renewal, Automobile policies, **§ 1:36**
Commercial policies, **§ 1:37**

INSURANCE CONTRACT—Cont'd
Policy terminations—Cont'd
Cancellation and non-renewal, Automobile policies, **§ 1:36**—Cont'd
Insurance premium finance companies, **§ 1:39**
Property/homeowners Policies, **§ 1:38**
Policy nullification (buy-back), **§ 1:34**
Rescission, **§ 1:33**
Principles of strict and liberal construction
enhance coverage and limit, **§ 1:7**
Prior court decisions and existing statutory law, **§ 1:16**
Public policy, **§ 1:24**
Reasonable expectations, **§ 1:17**
Role of judiciary, interpreting and enforcing, **§ 1:3**
Systematic approach to coverage analysis, **§ 1:1**
Typed and standard printed policy provisions, **§ 1:10**
Waiver and estoppel, **§ 1:20**

INSURANCE PREMIUM FINANCE COMPANIES
Policy terminations
Insurance Contract, **§ 1:39**

INSURED CLAUSE
Directors and officers, **§ 14:12**

INSURED MOTOR VEHICLES
UM/UIM insurance, **§ 11:20**

INSURED V. INSURED
Directors and officers, **§ 14:24**

INSURING CLAUSE
Homeowner coverage, **§ 12:6**
Medical payments, **§ 9:4**

INTELLECTUAL PROPERTY
Exclusions, personal and advertising injury, **§ 13:49**

INTENTIONAL ACT
Automobile liability policy, **§ 10:39**

INTENTIONAL INJURY
Exclusion
Commercial liability coverage, **§ 13:11**

INTENTIONAL INJURY EXCLUSIONS
Sexual misconduct, **§ 5:3**

INTENTIONAL MISCONDUCT
Bad faith, **§ 7:3**

INTERPOLICY
Stacking of coverages, **§ 3:6**

INTERPRETATION, MODIFICATION AND TERMINATION, § Insurance Contract, See this index

INTERPRET POLICY LANGUAGE
Insurance Contract, **§ 1:4**

INTOXICATION
Sexual misconduct, **§ 5:5**

INTRA-POLICY
Stacking of coverages, **§ 3:5**

KNOWLEDGE OF FALSITY
Exclusions, personal and advertising injury, **§ 13:45**

KNOWN-LOSS DOCTRINE
Insurance Contract, **§ 1:25**

LAST ANTECEDENT RULE
Insurance Contract, **§ 1:19**

LAWSUITS
Policy duties, **§ 2:4**

LIBEL
Commercial liability coverage, **§ 13:36**

LITIGATION
Generally, **§ 8:1-8:12**
Arbitration, **§ 8:3**
Federal Arbitration Act (FAA), **§ 8:4**
Uniform Arbitration Act (UAA), **§ 8:5**
Declaratory judgment actions and proper parties, **§ 8:6**
Equitable contribution and subrogation, **§ 8:2**
Federal declaratory judgment actions, **§ 8:10**
Federal abstention, **§ 8:12**
Federal jurisdiction, **§ 8:11**
Garnishment and direct actions, **§ 8:1**

LITIGATION—Cont'd
State declaratory judgment actions, **§ 8:7**
Defeating federal removal, **§ 8:9**
Removal to federal court, **§ 8:8**

LOADING AND UNLOADING
Automobile liability policy, **§ 10:28**

LOSS-IN-PROGRESS RULE
Insurance Contract, **§ 1:25**

LOST OR DESTROYED INSURANCE POLICIES
Insurance Contract, **§ 1:29**

MAINTENANCE
Automobile liability policy, **§ 10:18**

MALICIOUS PROSECUTION
Commercial liability coverage, **§ 13:35**

MEDICAL PAYMENTS
Generally, **§ 9:1-9:11**
Direct actions
generally, **§ 9:3-9:7**
medical expenses
Incurred, **§ 9:5**
necessary, **§ 9:6**
Reasonable, **§ 9:7**
Medical payments insuring clause, **§ 9:4**
General overview, **§ 9:2**
Health insurance and medical payments coverage, **§ 9:8**
Other insurance clauses, **§ 9:10**
Other insurance clauses, workers compensation, **§ 9:11**
Stacking, **§ 9:9**

MENTAL CAPACITY
Sexual misconduct, **§ 5:4**

MINOR CHILDREN
Homeowner coverage, **§ 12:5**

MISAPPROPRIATION OF ADVERTISING IDEAS
Commercial liability coverage, **§ 13:38**

MISCELLANEOUS
Bad faith, **§ 7:5**
Directors and officers, **§ 14:25**

MISCELLANEOUS BUSINESS ACTIVITIES
Homeowner coverage, **§ 12:17**

MONITOR INSURANCE
Company misconduct
Unfair claims practices statutes, **§ 6:9**

MOTOR VEHICLE
Automobile liability policy, **§ 10:21**

MULTIPLE COVERAGE ISSUES
Generally, **§ 3:1 et seq.**
Determine primary and excess, **§ 3:1**
generally, **§ 3:1-3:3**
other insurance clauses, **§ 3:2**
statutory regulation of coverage priority, **§ 3:2**
Offsets, **§ 3:8**
Stacking of coverages, **§ 3:3**
generally, **§ 3:4 to 3:6**
Interpolicy, **§ 3:6**
Intra-policy, **§ 3:5**
Statutory restrictions on stacking, **§ 3:7**

NAMED DRIVER
Automobile liability policy, **§ 10:34**

NAME INSURED
Automobile liability policy, **§ 10:35**

NATURE OF CLAIMANT
Directors and officers, **§ 14:22**

NECESSARY MEDICAL EXPENSES
Medical payments, **§ 9:6**

NEGLIGENCE
Bad faith, **§ 7:4**
Claims adjusters, **§ 7:41**

NEGLIGENT INFLICTION OF EMOTIONAL DISTRESS
UM/UIM insurance, **§ 11:32**

NEWLY ACQUIRED VEHICLES
Automobile liability policy, **§ 10:30**

NO COVERAGE
Bad faith, **§ 7:14**

NOTICE
Step-down clauses, **§ 1:40**

NOTICE OF CLAIMS
Directors and officers, **§ 14:10**

NOTICE OF CLAIMS—Cont'd
Policy duties, **§ 2:4**

OBJECTS THROWN FROM MOTOR VEHICLES
Automobile liability policy, **§ 10:26**

OBLIGATION TO INVESTIGATE FACTS
Duty to defend, **§ 2:14**

OCCUPIED
Exclusions
Commercial liability coverage, **§ 13:22**

OCCURRENCE
Commercial liability coverage, **§ 13:2**

OFFER
UM/UIM insurance, **§ 11:3**

OFFER, ACCEPT, AND REJECT
UM/UIM insurance, **§ 11:2**

OFF-ROAD
UM/UIM insurance, **§ 11:25**

OFF-ROAD VEHICLE EXCLUSIONS
Homeowner coverage, **§ 12:10**

OFFSETS
Multiple coverage issues, **§ 3:8**

OTHER INSURANCE
Directors and officers, **§ 14:21**

OTHER INSURANCE CLAUSES
Workers compensation, **§ 9:11**

OWNED
Exclusions
Commercial liability coverage, **§ 13:22**

OWNED PREMISES EXCLUSIONS
Homeowner coverage, **§ 12:12**

OWNED UNINSURED VEHICLE
UM/UIM insurance, **§ 11:22**

OWNERSHIP
Automobile liability policy, **§ 10:17**

PARTIAL PAYMENTS
UM/UIM insurance, **§ 11:33**

PARTNERSHIP/JOINT VENTURE
Exclusions
Commercial liability coverage, **§ 13:26**

PATENT INFRINGEMENT
Commercial liability coverage, **§ 13:41**

PENAL STATUTE
Exclusions, personal and advertising injury, **§ 13:48**

PENALTIES AND FINES
Unfair claims practices statutes, **§ 6:7**

PENALTY
Directors and officers, **§ 14:19**

PERMISSIVE USE
Automobile liability policy, **§ 10:12**

PERMISSIVE USER
Automobile liability policy, **§ 10:6**

PERSONAL INJURY AND ADVERTISING INJURY, § Commercial liability coverage, See this index

PERSONNEL FILES
Bad faith, **§ 7:25**

PERSONS OR PROPERTY FOR FEE
Automobile liability policy, **§ 10:40**

PHYSICAL CONTACT RULE
UM/UIM insurance, **§ 11:14**

PHYSICAL CONTACT WITH INTERMEDIATE OBJECTS
UM/UIM insurance, **§ 11:15**

POLICY DEFINITIONS
Insurance Contract, **§ 1:11**

POLICY DUTIES
Generally, **§ 2:1 et seq.**
Cooperation, **§ 2:5**
Defend groundless and frivolous claims, **§ 2:6**
Duty to defend, **§ 2:7**
generally, **§ 2:7 to 2:26.50**
Allegations of complaint supplemented by extrinsic evidence approach, **§ 2:12**
allocation, **§ 2:20**

POLICY DUTIES—Cont'd
Duty to defend, **§ 2:7**—Cont'd
Allocation of defense costs,
insured and primary insurer, **§ 2:21**
primary and excess insurers, **§ 2:24**
self-insurers and primary insurers, **§ 2:22**
Allocation of defense obligations
coprimary insurers, **§ 2:23**
appointment of independent counsel, **§ 2:26**
Conduct defense, **§ 2:18**
Defending mixed complaints, **§ 2:15**
covered/uncovered allegations, **§ 2:15**
Determine relevant facts and allegations, **§ 2:10**
eight corners approach, other, **§ 2:13**
four corners test, **§ 2:11**
General principles, **§ 2:20**
Obligation to investigate facts, **§ 2:14**
Refuse to defend, **§ 2:16**
reimbursement of defense costs, **§ 2:25**
reservation, **§ 2:17**
Scope, **§ 2:9**
Termination, **§ 2:19**
Triggering, **§ 2:8**
Equal consideration to settlement proposals, **§ 2:3**
Good faith and fair dealing, **§ 2:2**
Indemnify, **§ 2:1**
Notice of claims or lawsuits, **§ 2:4**

POLICY LIMITS
Automobile liability policy, **§ 10:2**
UM/UIM insurance, **§ 11:28**

POLICY NULLIFICATION (BUY-BACK)
Policy terminations
Insurance Contract, **§ 1:34**

POLICY REFORMATION
Insurance Contract, **§ 1:28**

POLICY TERMINATIONS
Insurance Contract, **§ 1:32**

POLLUTION
Exclusions
Commercial liability coverage, **§ 13:29**

PRIOR DEALINGS
Construction and interpretation, **§ 1:42**

PRIOR PUBLICATION
Exclusions, personal and advertising injury, **§ 13:51**

PRIVATE RIGHT OF ACTION
Administrative remedies
Unfair claims practices statutes, **§ 6:12**

PROFESSIONAL SERVICES
Exclusions
Commercial liability coverage, **§ 13:25**
Exclusions, personal and advertising injury, **§ 13:50**

PROFESSIONAL SERVICES EXCLUSIONS
Homeowner coverage, **§ 12:13**

PROHIBITED CONDUCT
Unfair claims practices statutes, **§ 6:6**

PROPER PARTIES
Bad faith, **§ 7:38**

PROPERTY DAMAGE
Commercial liability coverage, **§ 13:4**

PROPERTY HOMEOWNERS POLICIES
Policy terminations
Insurance Contract, **§ 1:38**

PUBLIC POLICY
Insurance Contract, **§ 1:24**

PUNITIVE DAMAGES
Automobile liability policy, **§ 10:42**
Bad faith, **§ 7:34**

PUNITIVES
Sexual misconduct, **§ 5:17**

QUALITY OF GOODS
Exclusions, personal and advertising injury, **§ 13:52**

RACE
Automobile liability policy, **§ 10:38**

READING OF POLICY
Duties under the policy, **§ 2:28**

REASONABLE EXPECTATIONS
Insurance Contract, **§ 1:17**

REASONABLE MEDICAL EXPENSES
Medical payments, **§ 9:7**

RECALL OF PRODUCTS
Exclusions, **§ 13:19C**

REDUCTION
UM/UIM insurance, **§ 11:26**

REFUSE TO DEFEND
Duty to defend, **§ 2:16**

REGULAR OR FREQUENT USE
Automobile liability policy, **§ 10:37**

REGULATORY
Directors and officers, **§ 14:23**

REGULATORY HISTORY
Insurance Contract, **§ 1:23**

REINSURANCE INFORMATION
Bad faith, **§ 7:28**

REJECT
UM/UIM insurance, **§ 11:4**

RELATIVES AND ADULT CHILDREN
Homeowner coverage, **§ 12:4**

RENTAL CAR THEFT
Automobile liability policy, **§ 10:11**

RENTED
Exclusions
Commercial liability coverage, **§ 13:22**

REPAIR AND SERVICE
Automobile liability policy, **§ 10:24**

RESCISSION
Policy terminations
Insurance Contract, **§ 1:33**

RESERVATION
Duty to defend, **§ 2:17**

RESERVE INFORMATION
Bad faith, **§ 7:27**

RESIDENCY INSURED HOUSEHOLD
Homeowner coverage, **§ 12:2**

REVERSE
Bad faith, **§ 7:18**

ROLE OF JUDICIARY
Insurance Contract
interpreting and enforcing, **§ 1:3**

RULES OF CONSTRUCTION, § Insurance Contract, See this index

SCOPE
Duty to defend, **§ 2:9**

SECONDHAND PERMISSION
Automobile liability policy, **§ 10:9**

SECURITIES
Directors and officers, **§ 14:26**

SELECTIVE TENDER
Coverage, **§ 4:5**

SELF-CRITICAL EVALUATIONS
Bad faith, **§ 7:23**

SELF-DEFENSE
Sexual misconduct, **§ 5:6**

SELF-INSURANCE
Coverage, **§ 4:2**

SELF-INSURED RETENTIONS
Construction and interpretation, **§ 1:44**

SELF-INSURERS
UM/UIM insurance, **§ 11:6**

SENSE OF WORDS
Insurance Contract
Interpretation, plain, ordinary or popular sense of words used, **§ 1:5**

SETTLEMENT
Mixed actions, allocation of settlements, **§ 2:27**

SETTLEMENT PROPOSALS
Policy duties, **§ 2:3**

SETUP DEFENSE
Bad faith, **§ 7:13**

SEVERABILITY OF CLAIMS
Directors and officers, **§ 14:11**

SEVERABILITY OF INSUREDS
Sexual misconduct, **§ 5:15**

SEXUAL CONTACT EXCLUSIONS
Sexual misconduct, **§ 5:10**

SEXUALLY TRANSMITTED DISEASE
Homeowner coverage, **§ 12:18**

SEXUAL MISCONDUCT
Generally, **§ 5:1 et seq.**
Accidental conduct, **§ 5:2**
Assault and battery exclusions, **§ 5:11**
Communicable and transmission of disease exclusions, **§ 5:9**
Coverage for intentional acts, **§ 5:1**
Criminal acts exclusions, **§ 5:12**
Gross negligence and willful misconduct, **§ 5:16**
Illegal act exclusions, **§ 5:14**
Intentional injury exclusions
generally, **§ 5:3-5:7**
Effect of criminal conviction, **§ 5:7**
Intoxication, **§ 5:5**
Mental capacity, **§ 5:4**
Self-defense, **§ 5:6**
Punitives, **§ 5:17**
Severability of insureds, **§ 5:15**
Sexual contact exclusions, **§ 5:10**
Violation of law exclusions, **§ 5:13**

SHOOTINGS
Automobile liability policy, **§ 10:27**

SISTERSHIP
Exclusions, **§ 13:19C**

SLANDER
Commercial liability coverage, **§ 13:36**

SPOLIATION OF EVIDENCE
Claims adjusters, **§ 7:42**

SPOUSES
Homeowner coverage, **§ 12:3**

STACKING
Medical payments, **§ 9:9**

STATUTE OF LIMITATIONS
Bad faith, **§ 7:36**

STATUTES OF LIMITATIONS
UM/UIM insurance, date of accrual of claim, **§ 11:34**

STATUTORY LAW
Insurance Contract
Prior court decisions and existing, **§ 1:16**

STEP-DOWN CLAUSES
Reduction in coverage, notice requirement, **§ 1:40**

STYLE AND SIZE
Insurance Contract
Interpretation, style and size of the policy language and policy format, **§ 1:8**

SYSTEMATIC APPROACH
Insurance Contract, coverage analysis, **§ 1:1**

TEMPORARY SUBSTITUTE VEHICLES
Automobile liability policy, **§ 10:31**

TERMINATION
Duty to defend, **§ 2:19**

TERRITORIAL LIMITATION CLAUSES
Construction and interpretation, **§ 1:44**

TERRITORIAL LIMITATIONS
Commercial liability coverage, **§ 13:6**

TERRITORIAL LIMITS
UM/UIM insurance, **§ 11:29**

THIRD-PARTY
Bad faith, liability standard, **§ 7:6**

TOW OR PUSH MOTOR VEHICLE
Automobile liability policy, **§ 10:23**

TRADEMARK INFRINGEMENT
Commercial liability coverage, **§ 13:39**

TRIGGERING
Commercial liability coverage, **§ 13:5**
Duty to defend, **§ 2:8**

UMBRELLA COVERAGE
UM/UIM insurance, **§ 11:27**

UM/UIM INSURANCE
Generally, **§ 11:1-11:34**
Advancing partial payments, **§ 11:33**
Burden of proof, **§ 11:7**
Date of accrual of claim, **§ 11:34**
English only offering of coverage, **§ 11:30**
Exclusions
generally, **§ 11:12-11:26, 11:21-11:26**
Government-owned vehicle, **§ 11:23**
Off-road, **§ 11:25**
owned but uninsured vehicle, **§ 11:22**
Vehicles used for public livery or conveyance, **§ 11:24**
Workers compensation, disability benefits offset, reduction, **§ 11:26**
Insured motor vehicles, **§ 11:20**
Negligent infliction of emotional distress, **§ 11:32**
Offer, **§ 11:3**
Offer, accept, and reject, **§ 11:2**
Policy limits, **§ 11:28**
Reject, **§ 11:4**
Self-insurers, **§ 11:6**
Territorial limits, **§ 11:29**
Umbrella coverage, **§ 11:27**
Underinsured motorist coverage
generally, **§ 11:18**
Exhaustion of underlying limits, **§ 11:19**
Uninsured and underinsured motorist agreement, **§ 11:8**
Uninsured motorist coverage, **§ 11:9**
generally, **§ 11:9-11:17**
Class III insureds, **§ 11:13**
Class II insureds, **§ 11:12**
Class I insureds, **§ 11:11**
Corroboration, **§ 11:17**
Falling objects from motor vehicles, **§ 11:16**
Physical contact rule, **§ 11:14**
Physical contact with intermediate objects, **§ 11:15**
Who is an insured, **§ 11:10**
Use requirements, **§ 11:31**
Who may reject, **§ 11:5**

UNFAIR CLAIMS PRACTICES STATUTES
Generally, **§ 6:1 et seq.**
Application, **§ 6:2**
Beyond the Model Act, **§ 6:8**
Monitoring insurance company misconduct, **§ 6:9**
Penalties and fines, **§ 6:7**
Private causes of action
generally, **§ 6:10- 6:15**
Exhaustion of administrative remedies, **§ 6:11**
Implied by law private right of action, **§ 6:13**
private right of action, not acknowledged, **§ 6:15**
private right of action, State acts that disclaim, **§ 6:14**
Statutorily created private right of action, **§ 6:12**
Prohibited claims practices
generally, **§ 6:3- 6:6**
Adoption of required standards for claim adjustment, **§ 6:4**
Communications with insureds and claimants, **§ 6:5**
Prohibited conduct, **§ 6:6**
State regulations, **§ 6:16**

UNINSURABLE LOSS
Directors and officers, **§ 14:19**

UNINSURED AND UNDERINSURED MOTORIST AGREEMENT
UM/UIM insurance, **§ 11:8**

UNLICENSED AND UNDERAGED DRIVERS
Automobile liability policy, **§ 10:12**

USAGE OF TRADE OR BUSINESS
Construction and interpretation, **§ 1:41**

USE OF EQUIPMENT
Automobile liability policy, **§ 10:21**

USE REQUIREMENTS
UM/UIM insurance, **§ 11:31**

VEHICLES USED FOR PUBLIC LIVERY
UM/UIM insurance, **§ 11:24**

VIOLATION OF LAW EXCLUSIONS
Sexual misconduct, **§ 5:13**

VIOLATION OF RIGHTS
Exclusions, personal and advertising injury, **§ 13:44**

VIOLATIONS OF PERSONS RIGHT TO PRIVACY
Commercial liability coverage, **§ 13:37**

VOLUNTARY PAYMENT/CONSENT CLAUSES
Duties under the policy, **§ 2:30**

WAIVER
Insurance Contract, **§ 1:20**

WAR-RISK
Exclusions
Commercial liability coverage, **§ 13:30**

WATERCRAFT
Exclusions
Commercial liability coverage, **§ 13:28**

WATERCRAFT EXCLUSIONS
Homeowner coverage, **§ 12:8**

WILLFUL MISCONDUCT
Sexual misconduct, **§ 5:16**

WORKERS COMPENSATION
Bad faith, **§ 7:40**
Other insurance clauses, **§ 9:11**
UM/UIM insurance, **§ 11:26**

WORK IN PROGRESS
Exclusions, **§ 13:19A**

WRONGFUL ACT
Directors and officers, **§ 14:13**

YOUR PRODUCT
Exclusions
Commercial liability coverage, **§ 13:21**

YOUR WORK
Exclusions
Commercial liability coverage, **§ 13:20**