

Coverage Issues Facing Additional Insureds

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Overview of Common Additional Insured Issues

- Scope of AI Coverage
- Choice of Law Concerns
- Competing “Other Insurance” Clauses

2

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What is an Additional Insured?

- A person or entity that enjoys the privilege of being insured under a policy purchased by another (the named insured)
- The AI enjoys protection under the policy without having to pay premiums or deductibles
- Distinguishable from a “named insured”

Additional Insured Coverage

1. **Blanket Endorsement**: Applies to all parties who the named insured is contractually obligated to name as additional insured.
2. **Additional Named Insured**: Endorsement written for a particular additional insured specifically naming the additional insured.

Common Form Endorsements Providing AI Coverage

ISO Owners, Lessees, Contractors AI Endorsement (CG 20 10)

A. Section II – Who Is An Insured is amended to include as an additional insured any person(s) or organization(s) shown in the Schedule, but only with respect to “bodily injury,” “property damage,” or “personal and advertising injury” caused, in whole or in part by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

In the performance of your **ongoing operations** for the additional insured(s) at the location(s) designated above.

Common Form Endorsements Providing AI Coverage

ISO Owners, Lessees, Contractors— Completed Operations AI Endorsement (CG 20 37)

A. Section II – Who Is An Insured is amended to include as an additional insured any person(s) or organization(s) shown in the Schedule, but only with respect to liability for “bodily injury” or “property damage” caused, in whole or in part, by “your work” at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the “**products-completed operations hazard**”.

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