

This is your new

Business Liability Insurance Answer Book 2018 Edition

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The new *Business Liability Insurance Answer Book 2018* contains answers to those common insurance issues that plague business owners and managers. We intended this book to be an easy reference guide that non-lawyers and business people could consult for use in risk management planning. The scope of business liability insurance is potentially endless. We have tried to address the most common forms of business liability insurance, but there are many more types of coverage available. In many instances your particular industry may have special liability issues and in most cases, insurance coverage is available to protect against those specialty risks. Your broker can help you identify your particular risks and what is available to you in the insurance marketplace. Those specialty lines are beyond the scope of this book. Additionally, we have tried to steer clear of complex legal issues since this work is not intended as a learned legal treatise, but rather is intended for the average business person.

We have addressed these common types of business liability insurance by chapter as reflected in the summary of contents which follows. In Chapter 1, we make some predictions about emerging areas of concern in potential litigation, such as cyber liability (also discussed in Chapters 4 and 5), including upcoming proposed regulations from the Federal Office of the Comptroller of the Currency and the FDIC. In Chapter 3, we provide some common sense guidance to help you understand how you might approach your insurance needs, including a discussion of captive insurance. In Chapter 9, we give some guidance on types and layers of excess coverage. In Chapter 10, we explore how fidelity/crime insurance works, including customizing commercial crime coverage to meet the insured's needs. Finally, in Chapter 11, we discuss perhaps the fastest growing risk

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management dilemma corporations and their directors and officers face today, cyber data breach, and cyber liability insurance. Remember, this book is a reference guide. Our best advice to you is that you make sure that you have the assistance of reputable insurance professionals in making decisions about your insurance needs and that you seek the assistance of competent legal counsel for any liability or claims issues.

Thank you for subscribing to *Business Liability Insurance Regulation Answer Book 2018*. If you have questions about this product, or would like information on our other products, please contact customer service at info@pli.edu or at (800) 260-4PLI.