

DISCLAIMER

For educational purposes only. Agents are responsible for selecting the appropriate forms to ensure proper coverage for the insured's needs and contractual requirements. These summaries and examples are provided for general guidance only and are not determinations of coverage. Coverage is governed by the actual policy, endorsements and applicable facts.

Additional Insured Form Summaries & Examples

BLZ GL 214 - Additional Insured - specified relationships

What it does: Provides AI status under a qualifying written agreement for leased premises, leased equipment, franchise grantors and license grantors. Includes bodily injury, property damage and personal and advertising injury within the specified relationship provisions.

When requested: A landlord, equipment lessor, franchisor or licensor requires AI status. The contract may also require primary and noncontributory coverage.

Example scenario: ABC Restaurant leases a storefront. Its lease requires the landlord to be an AI and the restaurant's coverage to be primary and noncontributory. This form may address both requirements.

Key considerations: The agreement must be in effect during the policy period and executed before injury or damage. Premises and equipment coverage have lease-related cutoffs; the premises provision excludes certain landlord construction activities. License status ends on expiration, termination or revocation.

Primary/noncontributory treatment requires the written agreement and other insurance on which the AI is a Named Insured. Limits are capped at the lesser of the contract requirement or available limits. This is not blanket construction AI coverage.

Source: BLZ GL 214

CG 20 02 - Additional Insured - club members

What it does: Adds club members as insureds only for liability for the club's activities or activities they perform on the club's behalf.

When requested: Social, recreational, hobby and community clubs seek liability protection for their members' club activities.

Example scenario: ABC Community Club runs a fundraiser. Members helping operate the event may receive insured protection for qualifying liability associated with the club's activities.

Key considerations: Member status alone does not cover every personal activity. Confirm the activity concerns the club or is performed on its behalf. The supplied edition is 11 85; its wording differs from newer contract-based AI forms.

Source: CG 20 02

Additional Insured Form Summaries & Examples

CG 20 10 - Additional Insured - scheduled ongoing operations

What it does: Adds the scheduled person or organization for bodily injury, property damage or personal and advertising injury caused at least partly by the insured's acts or omissions, or those acting on its behalf, in ongoing operations for the AI at the designated location.

When requested: A general contractor, owner, developer or construction manager requests AI protection during active work.

Example scenario: ABC Roofing replaces a commercial roof. A visitor is injured by roofing operations and sues the building owner. If the owner and location are properly designated, CG 20 10 may protect the owner for qualifying liability.

Key considerations: Does not provide completed operations protection. Bodily injury/property damage exclusions apply after project completion or the relevant work is put to intended use, subject to the stated exceptions. Review the party and location, contract-based scope and limits. Compare CG 20 37 and CG 20 41.

Source: CG 20 10

CG 20 11 - Additional Insured - managers or lessors of premises

What it does: Protects the scheduled landlord or manager for qualifying liability caused partly by the insured or those acting on its behalf in connection with ownership, maintenance or use of the leased portion of the premises.

When requested: A commercial tenant leases office, retail, restaurant or warehouse space and must insure the landlord or property manager.

Example scenario: ABC Coffee Shop's customer slips on a wet floor caused by its operations and sues the tenant and landlord. This form may protect the scheduled landlord for qualifying liability.

Key considerations: Identify the leased premises and AI. Excludes occurrences after tenancy ends and structural alterations, new construction or demolition by or for the AI. Compare CG 20 24 for leased land. Contract-related scope and limits restrictions apply.

Source: CG 20 11

Additional Insured Form Summaries & Examples

CG 20 12 - Additional Insured - governmental permits or authorizations

What it does: Adds a scheduled state, governmental agency or subdivision for operations performed by or on behalf of the insured for which that entity issued a permit or authorization.

When requested: A city, county or state requires AI status as a condition of an operations permit.

Example scenario: ABC Construction obtains a city permit for private-project work affecting a public right-of-way. The city requests AI status for the permitted operations.

Key considerations: Excludes injury/damage arising from operations performed for the federal government, state or municipality, and bodily injury/property damage within the products-completed operations hazard. A permit issued by a city is different from performing work for the city. Verify the correct government entity; the uploaded bank name is not an appropriate substitute.

Source: CG 20 12

CG 20 13 - Additional Insured - governmental premises permits

What it does: Adds a scheduled governmental entity for listed permitted hazards connected with premises the insured owns, rents or controls. Listed exposures include signs, awnings, canopies, cellar entrances, driveways, manholes, sidewalk vaults, street decorations and specified elevator exposures.

When requested: A municipality requires AI status for a permitted physical structure or exposure associated with a premises.

Example scenario: ABC Retail installs a sign extending over a public sidewalk. The city issues a sign permit and requires AI protection for the permitted exposure.

Key considerations: Confirm that the hazard is within the endorsement's list and the premises are covered by the policy. CG 20 12 addresses qualifying permitted operations; CG 20 13 addresses listed premises hazards. Schedule the actual governmental entity. Contract-related scope and limits restrictions apply.

Source: CG 20 13

Additional Insured Form Summaries & Examples

CG 20 15 - Additional Insured - vendors

What it does: Adds a scheduled vendor for bodily injury or property damage arising from the insured's scheduled products distributed or sold in the regular course of the vendor's business. Lists CGL and Products/Completed Operations Liability coverage parts.

When requested: A retailer, wholesaler or distributor requires product-related AI protection from a manufacturer.

Example scenario: ABC Manufacturing sells cleaning products through a retailer. A consumer alleges bodily injury from a product and sues both companies. CG 20 15 may protect the scheduled retailer.

Key considerations: Identify the vendor and products. Significant exclusions address assumed liability, unauthorized express warranties, intentional product changes, repackaging, failures to inspect/test/service, some demonstration/installation/repair activities, relabeling or incorporating products into other items, and sole vendor negligence. Several exclusions have specific exceptions. Review the complete operative form and contract-related scope and limits restrictions; the supplied product field is blank.

Source: CG 20 15

CG 20 18 - Additional Insured - mortgagee, assignee or receiver

What it does: Protects the scheduled party only in its capacity as mortgagee, assignee or receiver for liability arising from the insured's ownership, maintenance or use of the scheduled premises.

When requested: A lender or other qualifying financial interest requires liability protection in connection with commercial real estate.

Example scenario: ABC Properties finances an office building through a bank. The loan agreement requires the bank to be an AI on the property's liability policy. CG 20 18 may address that interest.

Key considerations: This differs from a property policy mortgagee clause. Schedule the party and premises. Excludes structural alterations, new construction and demolition by or for that party. Review capacity and contract-related scope and limits restrictions.

Source: CG 20 18

Additional Insured Form Summaries & Examples

CG 20 20 - Additional Insured - charitable institutions

What it does: Adds members for liability for the charity's activities or activities performed on its behalf. Also adds trustees and board of governors members while acting within their duties on behalf of the institution.

When requested: A charitable organization seeks CGL protection for qualifying members and leadership.

Example scenario: ABC Charity holds a community fundraiser. A member or trustee helping operate the event may receive protection for qualifying liability connected to the organization's activities or duties.

Key considerations: Confirm the person's role and activity. This extension of CGL insured status is not a replacement for Directors and Officers insurance. The supplied edition is 11 85.

Source: CG 20 20

CG 20 22 - Additional Insured - church members and officers

What it does: Adds church members for liability for church activities or activities on its behalf. Adds trustees, officials, board of governors members and clergy for their duties as such. Revises the insured-person Medical Payments exclusion to except church members who receive no fee, salary or other compensation.

When requested: A church seeks liability protection for members, officers and clergy engaged in qualifying duties.

Example scenario: ABC Community Church holds a food distribution event. An injured visitor sues a member helping with church activities. The endorsement may protect the member for qualifying liability.

Key considerations: The Medical Payments change is subject to the remaining Coverage C terms and limits; it does not guarantee payment. Distinguish members' church activities from personal activities, and leaders' covered duties from unrelated acts. Supplied edition: 10 01.

Source: CG 20 22

Additional Insured Form Summaries & Examples

CG 20 23 - Additional Insured - executors, administrators, trustees or beneficiaries

What it does: Adds executors, administrators, trustees or beneficiaries of the insured's estate or living trust while acting within the scope of their duties as such.

When requested: An estate or living trust has liability exposures associated with property or business interests.

Example scenario: An insured property owner's commercial building enters an estate. The executor manages the property during administration and seeks protection for qualifying liability within the executor's duties.

Key considerations: Confirm the estate or living trust relationship and the person's duties. This is limited CGL protection, not a general guarantee of fiduciary liability coverage. Where coverage is contractually required, contract-related scope and limits restrictions apply.

Source: CG 20 23

CG 20 24 - Additional Insured - owners of leased land

What it does: Adds the scheduled landowner or other interest for bodily injury, property damage or personal and advertising injury caused partly by the insured or those acting on its behalf in connection with the leased portion of land.

When requested: An insured leases vacant land, a parking lot, an outdoor storage yard or other land and the lessor requests AI status.

Example scenario: ABC Landscaping leases a yard for trucks and equipment. The landowner requires AI protection for qualifying liability arising from the tenant's use of the yard.

Key considerations: Identify the land and party. Excludes occurrences after the insured ceases to lease the land and structural alterations, new construction or demolition by or for the AI. CG 20 11 is the corresponding leased-premises form. Contract-related scope and limits restrictions apply.

Source: CG 20 24

Additional Insured Form Summaries & Examples

CG 20 27 - Additional Insured - co-owner of insured premises

What it does: Adds the scheduled party only for its liability as co-owner of the premises shown in the schedule.

When requested: Two individuals or entities jointly own insured commercial property and one requests coverage under the other's policy.

Example scenario: ABC Holdings and XYZ Investments jointly own a warehouse. ABC buys the liability policy; XYZ requests CG 20 27 for its liability as co-owner.

Key considerations: Confirm actual co-ownership and identify the insured premises. The form does not insure every unrelated activity of the co-owner. Review whether AI or other insured status fits the ownership arrangement. Contract-related scope and limits restrictions apply.

Source: CG 20 27

CG 20 28 - Additional Insured - lessor of leased equipment

What it does: Protects the scheduled equipment lessor for bodily injury, property damage or personal and advertising injury caused partly by the insured's maintenance, operation or use of the leased equipment.

When requested: A rental or leasing company requires AI status for a forklift, excavator, generator or other equipment.

Example scenario: ABC Construction rents an excavator from XYZ Equipment Rentals. The rental agreement requires XYZ to be an AI for qualifying liability arising from ABC's use of the machine.

Key considerations: Schedule the equipment lessor. Excludes occurrences after the equipment lease expires. It does not provide physical damage insurance for the rented machine merely by adding the lessor as an AI. Contract-related scope and limits restrictions apply. Compare automatic status under CG 20 34.

Source: CG 20 28

Additional Insured Form Summaries & Examples

CG 20 29 - Additional Insured - grantor of franchise

What it does: Adds the scheduled franchisor only for its liability as the grantor of a franchise to the insured.

When requested: A franchise agreement requires a franchisee to provide AI status to the franchisor.

Example scenario: ABC Burgers operates a franchised restaurant. The franchise company requires AI status under the restaurant's liability policy for its qualifying liability as franchise grantor.

Key considerations: Identify the correct franchise grantor and verify the relationship. This form does not insure all of the franchisor's independent operations. Contract-related scope and limits restrictions apply. BLZ GL 214 may address qualifying franchise relationships automatically under its written-agreement conditions.

Source: CG 20 29

CG 20 33 - Additional Insured - automatic construction status

What it does: Adds the party for whom the insured performs operations when the insured and that party agree in writing to AI status. Covers qualifying liability caused partly by the insured or those acting on its behalf in ongoing operations.

When requested: A contractor works for multiple general contractors or owners whose written agreements require AI protection.

Example scenario: ABC HVAC works for 15 general contractors. CG 20 33 may provide automatic AI status to each qualifying direct contracting party without individual scheduling.

Key considerations: No completed operations coverage. AI status ends when operations for that AI are completed. Includes professional architectural, engineering and surveying services exclusions and completion/intended-use exclusions for bodily injury/property damage. Other project parties do not qualify merely because a subcontract calls for them to be added. Compare CG 20 38. Contract-related scope and limits restrictions apply.

Source: CG 20 33

Additional Insured Form Summaries & Examples

CG 20 34 - Additional Insured - automatic equipment lessor status

What it does: Automatically adds an equipment lessor when the insured and lessor agree in writing to AI status. Protects qualifying liability caused partly by the insured's maintenance, operation or use of the equipment.

When requested: A contractor frequently leases machinery from several companies, each requiring AI status.

Example scenario: ABC Construction rents forklifts and generators from multiple suppliers. This endorsement may cover each qualifying lessor without separately scheduling it.

Key considerations: AI status ends when the equipment contract or agreement ends; occurrences after lease expiration are excluded. Confirm a qualifying written agreement and relationship. Contract-related scope and limits restrictions apply. Compare CG 20 28 for scheduled status.

Source: CG 20 34

CG 20 35 - Additional Insured - automatic license grantor status

What it does: Adds a license grantor when the insured and licensor agree in writing to AI status. Coverage is limited to the party's liability as grantor of licenses to the insured.

When requested: A licensing agreement requires liability protection for a brand, intellectual property or other license grantor.

Example scenario: ABC Entertainment licenses another company's brand. The agreement requires AI status for the licensor; CG 20 35 may address its qualifying liability in that capacity.

Key considerations: AI status ends when the license expires or is terminated or revoked as specified in the agreement and endorsement. This is liability protection for the licensor's role, not affirmative intellectual property infringement coverage. Contract-related scope and limits restrictions apply.

Source: CG 20 35

Additional Insured Form Summaries & Examples

CG 20 37 - Additional Insured - completed operations

What it does: Covers the scheduled AI for bodily injury or property damage caused partly by the insured's work performed for that AI at the designated and described location and included in the products-completed operations hazard. Lists CGL and Products/Completed Operations Liability coverage parts.

When requested: A construction contract requires AI protection after the contractor's work is completed.

Example scenario: Six months after ABC Roofing completes a roof, an alleged installation defect allows water to damage tenant equipment. The tenant sues the roofer and general contractor. CG 20 37 may protect the scheduled contractor for qualifying liability.

Key considerations: Schedule the AI and location/description of completed operations. Does not add personal and advertising injury protection or ongoing operations coverage. It does not guarantee a fixed number of post-completion years. Verify the policy in force, completed operations coverage, exclusions, limits and contractual duration. Contract-related scope and limits restrictions apply.

Source: CG 20 37

CG 20 38 - Additional Insured - automatic status for other construction parties

What it does: Adds the direct contracting party for whom the insured performs operations under a written AI agreement, plus other parties the same agreement requires the insured to add. Covers qualifying liability caused partly by the insured or those acting on its behalf in ongoing operations.

When requested: A subcontract requires AI status for the general contractor, owner and construction manager, although the subcontractor has no direct agreement with every party.

Example scenario: ABC Plumbing contracts with XYZ General Contractors. That subcontract requires AI status for XYZ and Chicago Commercial Properties, the owner. CG 20 38 may add both when its requirements are satisfied.

Key considerations: No completed operations coverage. Status ends when operations for the direct contracting party are completed. Includes professional services and completion/intended-use exclusions. Simply asking for blanket coverage does not add every project participant. Confirm the agreement identifies the required other parties and review contract-related scope and limits restrictions.

Source: CG 20 38

Additional Insured Form Summaries & Examples

CG 20 41 - Additional Insured - completed operations subject to the General Aggregate

What it does: Includes qualifying ongoing-operations liability for bodily injury, property damage and personal and advertising injury, plus bodily injury/property damage caused partly by the insured's other work performed for the AI at the scheduled locations. Its title specifies completed operations subject to the General Aggregate.

When requested: An owner or contractor requests both ongoing and completed-work protection, and the proposed aggregate treatment matches the contract and policy.

Example scenario: During ABC Electrical's installation, a visitor trips on an improperly secured cable and sues the general contractor. Eight months after completion, an alleged wiring defect causes a damaging fire. The form may protect the scheduled contractor under either qualifying scenario.

Key considerations: Identify the AI, location and description. Personal and advertising injury appears only in the ongoing-operations provision. Do not treat this as automatically interchangeable with CG 20 10 plus CG 20 37. Confirm General Aggregate treatment against the complete policy and any aggregate amendments. No guaranteed post-completion duration; contract-related scope and limits restrictions apply.

Source: CG 20 41

Waivers of Subrogation

BLZ GL 203 - Waiver of recovery rights - written contract

What it does: Waives the insurer's recovery rights against a party with whom the insured has agreed to waive recovery in a written contract. Applies only to the extent of the insured's waiver made before the loss. Modifies the CGL and Products/Completed Operations Liability coverage parts.

When requested: A general contractor, landlord or other contracting party requires a waiver of subrogation.

Example scenario: ABC Plumbing signs a subcontract requiring AI status, primary and noncontributory coverage, and a waiver. BLZ GL 203 may satisfy the waiver requirement without individually scheduling each qualifying contracting party.

Key considerations: This form does not grant AI status or primary and noncontributory coverage. Verify the written agreement, the benefiting party and the pre-loss waiver. See CG 24 04 for a scheduled alternative.

Source: BLZ GL 203

CG 24 04 - Waiver of recovery rights - scheduled party

What it does: Waives insurer recovery rights against the scheduled party for payments under the applicable coverage part, only to the extent the insured waived its recovery rights against that party before loss.

When requested: A contractor, landlord, vendor or equipment lessor requests a specifically named waiver of subrogation.

Example scenario: ABC HVAC's subcontract requires a waiver benefiting XYZ General Contractors. After a covered installation loss, the insurer's recovery rights against scheduled XYZ may be waived even if XYZ contributed, to the extent of ABC's pre-loss waiver.

Key considerations: Identify the party in the schedule or declarations and verify the pre-loss waiver. Unlike BLZ GL 203, the wording does not expressly require a written contract. Does not grant AI or primary/noncontributory status. Lists eight coverage parts/policies but does not add any that the insured does not carry. The uploaded schedule is blank.

Source: CG 24 04

Primary and Noncontributory

CG 20 01 - Primary and noncontributory - other insurance

What it does: Makes the applicable insurance primary to, and prevents contribution from, other insurance available to an existing AI when the conditions are satisfied. Lists CGL, Liquor Liability and Products/Completed Operations Liability coverage parts.

When requested: Construction, service, subcontractor and vendor agreements require the insured's policy to respond first for the AI.

Example scenario: ABC Electrical's subcontract requires its liability insurance to respond before the general contractor's own insurance. With AI status established separately, CG 20 01 may supply the required other insurance condition.

Key considerations: The AI must be a Named Insured under the other insurance. The named insured must agree in writing to primary and noncontributory treatment. This endorsement does not independently add an AI or create an absent coverage part.

Source: CG 20 01