

Gain Policyholder Insights And CLE From Barnes & Thornburg

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Recent and ongoing wildfires in California and hurricanes in Hawaii and the Gulf Coast obviously impact businesses with operations in those regions, but every business is potentially susceptible to losses arising out of natural disasters. In our latest Policyholder Insights webinar “How Secure Is Your Business From Natural Disasters?” the panel discussed these valuable lessons:

- It's important to have a plan and a team in place *before* a potentially insured loss occurs.
- Because of certain exclusions in property insurance policies, a policyholder often will need to show that damage was independently caused by something other than a flood, for example wind or fire.
- Several types of business interruption policies can cover some loss of business income.

To see the full webinar, check out the recording: “[How Secure Is Your Business From Natural Disasters?](#)” We have several more Policyholder Insights events coming soon, all free of charge to our clients and friends. Risk managers and insurance brokers can learn useful information, and in-house attorneys can usually obtain CLE credit. **September 25 - “Captive Insurance 101” - Webinar** For a profitable business, a captive insurance arrangement can be a powerful risk management tool that also provides potentially significant tax and other benefits. Generally speaking, a captive insurance company is directly or indirectly owned by a policyholder or by a specific group of policyholders that are the insurer's only customers. Captive insurance policies cover risks of the operating business that are often not available in the commercial insurance market or may prove too costly to obtain. **October 16 - “Insurance Coverage and Claims in Construction Projects” - Chicago** We will co-host this live seminar in the Chicago office of a major insurance broker. This event will include interactive discussion of timely subjects such as:

- **Lying** As a project owner, how can you work with contractors who may not be telling the truth? In mediation over a construction defect claim, is lying a valid strategy?
- **The latest AIA contract forms** What should you know about the updated insurance and indemnity provisions?
- **Workplace violence** Does a project owner or a contractor owe a duty

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to protect against violence from employees or intruders? Can such incidents be covered by insurance?

December 6 – Insurance Coverage for Cyber Losses - Webinar This constantly evolving topic will provide updates on several of the most troublesome cyber threats and how they may or may not be insured. We will discuss coverage under traditional CGL and other policies. And we will address a variety of cyber policy forms, which are still relatively untested in the courts. **Other Upcoming Presentations** The attorneys of our Insurance Recovery group are often asked to speak at events hosted by trade associations, bar associations, and other CLE providers. Here are some of the upcoming topics and programs where you can see us speak.

- **Data Privacy and Cyber Insurance:** live events on September 7 at Wintergreen Resort in Virginia and October 16 at our Washington, D.C., office.
- **Hot Topics in the Current Coverage Climate:** live event on October 16 at the IndyBar Education Center in Indianapolis.
- **“Named” Legal Doctrines in Insurance Coverage:** live event on October 26 at American University in Washington, D.C.
- **Limitation of Liability Provisions in Commercial Contracts:** webinars on September 18 and November 20.
- **Contractual Indemnification:** webinar on November 20.

Several of these programs will include lessons that apply not only after a claim arises, but also beforehand, when a company has an opportunity to protect itself by way of its insurance policies, business contracts, and internal operations. If you have questions about any of these events—or if you’re interested but can’t fit it into your schedule—give us a shout and we’ll try to help.