

CORPORATE POLICYHOLDER

Volume 2

Risk. Recover. Repeat.

NEWSLETTERS

Corporate Policyholder Magazine Jan 2019

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We are pleased to bring you another issue of Corporate Policyholder magazine, a publication of the Barnes & Thornburg [Insurance Recovery and Counseling Practice Group](#). In this issue, we explore for the second year the challenges facing businesses, public entities and nonprofits in mitigating and transferring risk, principally through insurance.

Our articles delve into the issues that transcend the rising economic tide to look at some risks that smart companies are preparing for, as well as a glimpse into an insurance claim department to get a view of the nuts and bolts that build the insurance process we experience.

We'll be publishing articles from the magazine on our Insurance Recovery blog, [Policyholder Protection](#), over the next several weeks. Meanwhile, check out the digital edition:

Here are a few highlights from this issue:

Recovering Consequential Damages Under General Liability Policies

by Charles P. Edwards and Alexandra R. French

An often-overlooked feature of commercial general liability (CGL) policies is that they provide coverage for damages the insured is legally obligated to pay "because of" bodily injury or property damage. Most courts interpret "because of" broadly to include consequential damages and other damages that, while not themselves property damage, are traceable to covered property damage. While consequential damages are less likely to result from bodily injury, the scope of coverage is the same. [Read More](#)

CONTRIBUTING AUTHORS



James J. Leonard
Of Counsel (Retired)

P 404-264-4060
jim.leonard@btlaw.com



Robert G. Devetski
Partner
South Bend

P 574-237-1147
F 574-237-1125
robert.devetski@btlaw.com



John L. Corbett
Partner
Dallas

P 214-258-4112
F 214-258-4199
john.corbett@btlaw.com



Charles P. Edwards
Partner
Indianapolis

P 317-231-7438
F 317-231-7433
charles.edwards@btlaw.com



Is Employed Lawyers Insurance Worth the Paper It's Printed On?

by David E. Wood

Employed lawyers insurance is often sold as an add-on to directors and officers liability (D&O) policies by insurance companies looking to add perceived value to a proposal. Typically, no or very little premium is associated with this kind of coverage. Such insurance often covers an in-house lawyer's malpractice exposure to the corporation and other employees of the corporation. While this kind of claim is rare, it does happen, and a corporate counsel's exposure to this kind of liability is more than theoretical. [Read More](#)

Interview With Brooke Tassoni

Brooke Tassoni is a senior lawyer and litigation practice team lead at Cargill. Because Cargill touches every part of the global food chain, the company's legal department contends with a vast range of issues and risks every day, from bio-industrial issues to animal nutrition to workplace safety. We talked with her about how lawyers work at Cargill. [Read on](#)

Alexandra Robinson French

Partner
Indianapolis

P 317-231-7248
F 317-231-7433
alexandra.french@btlaw.com



Jonathan J. Boustani

Partner
Los Angeles, San Diego

P 310-284-3879
F 310-284-3894
jonathan.boustani@btlaw.com



Kenneth M. Gorenberg

Partner
Chicago

P 312-214-5609
F 312-759-5646
kenneth.gorenberg@btlaw.com



David E. Wood

Of Counsel (Retired)

P 310-284-3793
david.wood@btlaw.com

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