



## Does Your CGL Policy Cover Consequential Damages?

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**Charles P. Edwards**  
Partner  
Insurance  
Recovery and  
Counseling Group  
Co-Chair,  
Litigation  
Department  
Vice-Chair



**Alexandra  
Robinson  
French**  
Partner

An update of the article “[Recovering Consequential Damages Under General Liability Policies](#)” was published in the newsletter for Division 7 of the ABA Forum on Construction Law. The newsletter, which primarily focuses on topics pertaining to insurance, suretyship and liens, was handed out at the forum’s annual meeting. View the updated article and the full newsletter for Division 7 of the ABA Forum on Construction Law [here](#).

This article discusses an often-overlooked feature of commercial general liability (CGL) insurance policies. In particular, we discuss how CGL policies provide coverage for damages “because of” bodily injury or property damage. This “because of” language has been interpreted broadly by courts to permit recovery of consequential damages and other damages that, while not themselves property damage or bodily injury, are traceable to covered property damage or bodily injury.

The original article was featured in the [January 2019 edition](#) of Barnes & Thornburg’s Corporate Policyholder Magazine, publication of the firm’s

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