

September Lightning Learning

PRESENTER:

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All sessions begin at 11:30 a.m. Eastern Time

Registration: **\$9.99** (includes all three sessions)

[Click here](#) to register.

The Big "I" Virtual University's September Lightning Learning series features three 20-minute sessions dedicated to the OCP, MCS-90, and liquor liability.

Can't attend the live sessions?

[Register anyway](#) and a link to each of the three presentations will be delivered right to your inbox. We realize you're busy and that scheduling conflicts occur. That's why we record all VU webinars, so you can go about your busy day without missing a minute of this valuable content.

Register once and get all three 20-minute sessions including:

September 6 – Is an OCP Worth the Premium?

An OCP is not equivalent to the CGL; its closest comparison is the coverage granted **to only the additional insured** when the CG 20 10 Additional Insured – Owners, Lessees or Contractors endorsement is attached to the CGL. But even coverage extended to the additional insured by the CG 20 10 is broader than the coverage offered by the OCP.

There are major gaps in the OCP leading to the question, is an OCP worth the premium?

In this session we:

- Discuss the need for the OCP;
- Analyze the coverages provided by the OCP; and
- Review the gaps in coverage.

September 18 – Is the MCS-90 Broader Than the BAP

Although effective since June 1981, the MCS-90 endorsement remains a highly misunderstood form. Apparent judicial misapplications of the intended meaning and purpose of the form have added to the confusion.

The MCS-90 was designed to assure that an at-fault "for-hire" or public motor carrier could fulfill its financial responsibility to the public, regardless of the insured's failure to comply with the underlying insurance policy's terms and/or conditions. But it was not designed or intended to extend insurance protection to non-insureds or create coverage where none existed.



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However, wording in the form has caused courts to expand coverage – even though this was not the intent.

In this session, we review the MCS-90, its purpose, the protection it provides and how it might be misapplied.

September 27 – Understanding Liquor Liability Laws and Coverage

Liquor liability insurance is designed first to defend the insured against charges of negligence related to the service of alcohol; and second to indemnify or pay on behalf of the insured if they are found legally liable.

Operations serving or supplying alcohol can be subject to charges of negligence when, for example, a patron or third party is injured as a result of the negligent service of alcohol or negligence in not preventing an individual from injuring a third party. Legal liability can also arise out of other negligent actions or inactions.

This session:

- Introduces the various types of liquor/dram shop laws;
- Discusses staff training options; and
- Touches on the availability of liquor liability coverage.

CE is NOT offered for these webinars.

[Click here](#) to register.