

FORMS – POLICYWRITING SUPPORT

MARCH 10, 2022

GENERAL LIABILITY

LI-GL-2022-058

## GENERAL LIABILITY TABLES OF CONTENTS AND NOTICE SECTION OF IMPORTANT PROVISIONS APPROVED IN MONTANA

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### KEY MESSAGE

Montana has approved filing GL-2022-OTOC1. We have not filed this on behalf of insurers and have not established an effective date.

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### BACKGROUND

In circular(s):

- [LI-AL-2022-002](#) and [LI-AL-2022-006](#), we announced, in part, that based on our initial review of the Advisory Notice Regarding Table of Contents and Notice Section of Important Provisions in Property and Casualty Policies issued on October 20, 2021, by the Montana Commissioner of Securities and Insurance (the "Advisory Notice"), we anticipated introducing Policywriting Support Forms, including tables of contents and notice section of important provisions, for various ISO base coverage forms.
- [LI-GL-2022-052](#), we announced that we were submitting filing GL-2022-OTOC1 in connection with Mont. Code Ann. § 33-15-337 and the Advisory Notice.

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### INSURANCE DEPARTMENT ACTION

The Insurance Department has approved this filing.

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### EFFECTIVE DATE

ISO does not establish an effective date for Policywriting Support Forms.

ISO also does not file Policywriting Support Forms on behalf of our member and subscriber companies. It is up to each individual insurer to determine whether to use this material and to establish an effective date.

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### COMPANY ACTION

ISO has NOT filed this revision on behalf of insurers.

You must independently determine what revision to make and when to make any revision effective. If you decide to use all or any part of ISO's revision, you must make an appropriate submission with the Insurance Department.

For guidance on submission requirements, consult the ISO State Filing Handbook.

In all correspondence with the Insurance Department on this revision, you should refer to ISO Reference Filing Number [GL-2022-OTOC1](#), NOT this circular number. Communications with the regulator concerning a filing affecting multiple lines of business (i.e., CL, PL, AL filing designation) should specify the line(s) of business that you are addressing.

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## **SPECIAL NOTE**

Insurers should conduct their own review of this Montana Advisory Notice and consult with their legal personnel to determine what impact, if any, this Advisory Notice may have on your respective forms and procedures.

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## **READABILITY REQUIREMENTS INFORMATION**

ISO has certified that the Policywriting Support Form(s) in filing [GL-2022-OTOC1](#) meet the minimum readability requirements specified under Mont. Code Ann. § 33-15-337.

We are providing you with the number of sentences, words and syllables for the applicable Policywriting Support Form(s) as follows:

- [CG P 100 03 22](#): Sentences 672, Words 388 and Syllables 22
- [CG P 101 03 22](#): Sentences 755, Words 434 and Syllables 24
- [CG P 102 03 22](#): Sentences 823, Words 471 and Syllables 26

However, you should evaluate your own company's policies and forms as may be appropriate.

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## **FORMS AVAILABILITY**

The following Policywriting Support Form(s) are now available for your use as outlined above:

- [CG P 100 03 22](#), Notice Section Of Important Provisions – Commercial Liability
- [CG P 101 03 22](#), Notice Section Of Important Provisions – Commercial Liability Claims-made
- [CG P 102 03 22](#), Notice Section Of Important Provisions – Underground Storage Tank Policy Designated Tanks
- [CG R 001 03 22](#), Commercial General Liability Coverage Form CG 00 01 04 13 Table Of Contents
- [CG R 002 03 22](#), Commercial General Liability Coverage Form CG 00 02 04 13 Table Of Contents
- [CG R 009 03 22](#), Owners And Contractors Protective Liability Coverage Form – Coverage For Operations Of Designated Contractor CG 00 09 04 13 Table Of Contents
- [CG R 033 03 22](#), Liquor Liability Coverage Form CG 00 33 04 13 Table Of Contents
- [CG R 034 03 22](#), Liquor Liability Coverage Form CG 00 34 04 13 Table Of Contents
- [CG R 035 03 22](#), Railroad Protective Liability Coverage Form CG 00 35 04 13 Table Of Contents
- [CG R 037 03 22](#), Products/Completed Operations Liability Coverage Form CG 00 37 04 13 Table Of Contents
- [CG R 038 03 22](#), Products/Completed Operations Liability Coverage Form CG 00 38 04 13 Table Of Contents

- [CG R 039 03 22](#), Pollution Liability Coverage Form Designated Sites CG 00 39 04 13 Table Of Contents
- [CG R 040 03 22](#), Pollution Liability Limited Coverage Form Designated Sites CG 00 40 04 13 Table Of Contents
- [CG R 042 03 22](#), Underground Storage Tank Policy Designated Tanks CG 00 42 04 13 Table Of Contents
- [CG R 065 03 22](#), Electronic Data Liability Coverage Form CG 00 65 04 13 Table Of Contents
- [CG R 066 03 22](#), Product Withdrawal Coverage Form CG 00 66 04 13 Table Of Contents

We have also developed Instructional Supplements that provide instructions for the use of each Policywriting Support Form described above. To access the Instructional Supplements in the ISOnet Forms Library, click on the Policywriting Support Forms Instructional Supplement link on the left side of the Policywriting Support Forms search results screen.

Subscribers to the ISOnet Forms Library for General Liability will be able to download the forms directly over ISOnet.

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## **APPLICABILITY OF POLICYWRITING SUPPORT FORMS**

For information regarding the applicability of Policywriting Support Forms by line of insurance in a given jurisdiction, refer to the Policywriting Support Forms Instructional Supplement. Subscribers to FIRST (Forms Information Report/System) on ISOnet may also check applicability there.

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## **FUTURE ISO ACTION**

In future circulars, we will advise as to the status of filing and implementation of similar ISO Policywriting Support Forms for other lines of business in Montana.

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## **REFERENCE(S)**

- [LI-GL-2022-052](#) (02/23/2022) General Liability Tables Of Contents And Notice Section Of Important Provisions Being Filed In Montana
- [LI-AL-2022-006](#) (02/17/2022) Montana Advisory Notice Regarding Table Of Contents And Notice Section Of Important Provisions In Property And Casualty Policies Being Reviewed; Update Provided
- [LI-AL-2022-002](#) (01/10/2022) Montana Advisory Notice Regarding Table Of Contents And Notice Section Of Important Provisions In Property And Casualty Policies Being Reviewed
- [LI-AL-2003-016](#) (09/19/2003) ISO To Provide Policywriting Support Forms

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## **ATTACHMENT(S)**

Final copies of Policywriting Support Form(s) included in Filing GL-2022-OTOC1

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- Other issues for this circular, please contact Customer Support:  
E-mail: [info@verisk.com](mailto:info@verisk.com)  
Phone: 800-888-4476

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## NOTICE SECTION OF IMPORTANT PROVISIONS – COMMERCIAL LIABILITY

This Notice highlights certain sections of your policy with important provisions and is only provided as guidance in helping you understand your policy. This Notice does not alter your coverage in any way. This Notice does not form part of your policy. No coverage is provided by this Notice nor can it be construed to replace any provision of your policy. You should read your policy and review your Declarations page for complete information on the coverages you are provided. If there is any conflict between the Policy and this Notice, **THE PROVISIONS OF THE POLICY SHALL PREVAIL.**

Carefully read your policy, including the endorsements attached to your policy.

The Declarations are usually the first page(s) of your policy and typically provide a snapshot of basic coverage information, including your specific coverage and limits of insurance.

This Policy contains insuring agreement(s) that generally describe what your policy may cover.

The Who Is An Insured Provision outlines who is covered under this Policy.

Exclusions, which generally describe what your insurance does not apply to, may vary by type of coverage. The Conditions section generally addresses various aspects relevant to coverage under your policy, including each party's rights and obligations.

The amount we will pay is limited, as described in the Limits Of Insurance Provision. Under the Supplementary Payments Provision, we cover certain costs and expenses that do not reduce your limit of insurance.

Words and phrases that appear in quotation marks have special meaning, as described in the Definitions section.

Endorsements may be attached that modify provisions contained elsewhere in the Policy. Refer to the Declarations for a list of forms and endorsements attached to this Policy.

### Additional Important Provisions:


This Notice is just a summary of certain coverages and exclusions under your policy. **It is not an exhaustive list.** Each coverage is subject to the specific terms, conditions, exclusions, limits and deductibles set forth in your policy and the Declarations page, which is the page of your policy that provides a listing of the coverages and limits of those coverages that you have purchased. You should read your policy for complete information regarding your coverage. Should you have any questions regarding this Notice, your policy, its coverages or the limits of coverage, you should contact your insurance producer or agent or your insurance company directly to discuss your policy with them.

# NOTICE SECTION OF IMPORTANT PROVISIONS – COMMERCIAL LIABILITY CLAIMS-MADE

This Notice highlights certain sections of your policy with important provisions and is only provided as guidance in helping you understand your policy. This Notice does not alter your coverage in any way. This Notice does not form part of your policy. No coverage is provided by this Notice nor can it be construed to replace any provision of your policy. You should read your policy and review your Declarations page for complete information on the coverages you are provided. If there is any conflict between the Policy and this Notice, **THE PROVISIONS OF THE POLICY SHALL PREVAIL.**

Carefully read your policy, including the endorsements attached to your policy.

The Declarations are usually the first page(s) of your policy and typically provide a snapshot of basic coverage information, including your specific coverage and limits of insurance.

This Policy contains insuring agreement(s) that generally describe what your policy may cover. This Policy includes claims-made coverage, under which a claim for damages must first be made against an insured during the policy period or any Extended Reporting Period that is provided.

The Who Is An Insured Provision outlines who is covered under this Policy.

Exclusions, which generally describe what your insurance does not apply to, may vary by type of coverage. The Conditions section generally addresses various aspects relevant to coverage under your policy, including each party's rights and obligations.

The amount we will pay is limited, as described in the Limits Of Insurance Provision. Under the Supplementary Payments Provision, we cover certain costs and expenses that do not reduce your limit of insurance.

One or more Extended Reporting Periods may apply, as described in the Extended Reporting Periods section.

Words and phrases that appear in quotation marks have special meaning, as described in the Definitions section.

Endorsements may be attached that modify provisions contained elsewhere in the Policy. Refer to the Declarations for a list of forms and endorsements attached to this Policy.

**Additional Important Provisions:**


This Notice is just a summary of certain coverages and exclusions under your policy. **It is not an exhaustive list.** Each coverage is subject to the specific terms, conditions, exclusions, limits and deductibles set forth in your policy and the Declarations page, which is the page of your policy that provides a listing of the coverages and limits of those coverages that you have purchased. You should read your policy for complete information regarding your coverage. Should you have any questions regarding this Notice, your policy, its coverages or the limits of coverage, you should contact your insurance producer or agent or your insurance company directly to discuss your policy with them.

## NOTICE SECTION OF IMPORTANT PROVISIONS – UNDERGROUND STORAGE TANK POLICY DESIGNATED TANKS

This Notice highlights certain sections of your policy with important provisions and is only provided as guidance in helping you understand your policy. This Notice does not alter your coverage in any way. This Notice does not form part of your policy. No coverage is provided by this Notice nor can it be construed to replace any provision of your policy. You should read your policy and review your Declarations page for complete information on the coverages you are provided. If there is any conflict between the Policy and this Notice, **THE PROVISIONS OF THE POLICY SHALL PREVAIL.**

Carefully read your policy, including the endorsements attached to your policy.

The Declarations are usually the first page(s) of your policy and typically provide a snapshot of basic coverage information, including your specific coverage and limits of insurance.

This Policy contains insuring agreement(s) that generally describe what your policy may cover. Coverage A of this Policy includes claims-made coverage, under which a claim for damages must first be made against an insured during the policy period or any Extended Reporting Period that is provided. Coverage B of this Policy provides corrective action costs coverage on an incident-reported basis.

The Who Is An Insured Provision outlines who is covered under this Policy.

Exclusions, which generally describe what your insurance does not apply to, may vary by type of coverage. The Conditions section generally addresses various aspects relevant to coverage under your policy, including each party's rights and obligations.

The amount we will pay is limited, as described in the Limits Of Insurance And Defense Amount Provision. This Policy provides payments for defense expense which are limited under the provisions of Defense Expense Payments. Under the Supplementary Payments Provision, we cover certain costs and expenses that do not reduce your limit of insurance.

One or more Extended Reporting Periods may apply, as described in the Extended Reporting Periods section.

Words and phrases that appear in quotation marks have special meaning, as described in the Definitions section.

Endorsements may be attached that modify provisions contained elsewhere in the Policy. Refer to the Declarations for a list of forms and endorsements attached to this Policy.

### Additional Important Provisions:


This Notice is just a summary of certain coverages and exclusions under your policy. **It is not an exhaustive list.** Each coverage is subject to the specific terms, conditions, exclusions, limits and deductibles set forth in your policy and the Declarations page, which is the page of your policy that provides a listing of the coverages and limits of those coverages that you have purchased. You should read your policy for complete information regarding your coverage. Should you have any questions regarding this Notice, your policy, its coverages or the limits of coverage, you should contact your insurance producer or agent or your insurance company directly to discuss your policy with them.

# COMMERCIAL GENERAL LIABILITY COVERAGE FORM

## CG 00 01 04 13

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