



**SOCIUS INSURANCE SERVICES, INC.**  
*(Latin For Partnership. Your Success Is Our Success)*

## Understanding Additional Insured Endorsement

We receive requests all the time to add additional insureds to our GL policies, however there appears to be a common misconception of who and what is covered under the various additional insured endorsements. Let's take a closer look at the commonly used additional insured endorsement (CG 20 10 04 13)

The endorsement is pretty specific:

*Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by: your acts or omissions; or the acts or omissions of those acting on your behalf; in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.*

This part of the endorsement is important in that it specifies the three types of damages as defined in the policy, therefore for the additional insured to seek coverage here, there must be damages that qualify under one or more of those three definitions. It also indicates that coverage for the additional insured's liability is only as it relates to the named insured's acts or omissions; or the acts or omissions of those acting on their behalf; in the performance of ongoing operations for the additional insured(s) at the location(s) designated above. More specifically it means that the additional insured cannot find coverage here for their own liability if the named insured's operations aren't related to the damages that are being claimed.

This is also important because it requires that the additional insured and the named insured have some kind of relationship, where the named insured is doing something for the additional insured and the damages arise out of actions of the named insured before coverage will be triggered.

It is also worth mentioning that the endorsement specifies ongoing operations only, and therefore, this particular Additional Insured Endorsement does not include coverage for Products/Completed Operations, which if needed, may be obtained by using a different edition date of the CG 20 10, or by adding another Additional Insured Endorsement Form eg CG 20 37 or company specific form.

Whilst this may all seem confusing, you can always contact your Socius broker and we would be happy to discuss the solutions to any problems you might encounter.