



Additional Insureds

Let's take a quick peek at what constitutes an Additional Insured, the difference between scheduled & blanket, as well as a list of Additional Insureds relative to The Connector's current offering.



There's no shortage of confusion surrounding the addition of parties to another's insurance policy as additional insureds. There is constant strain between carriers, who aim to limit the scope of coverage under issued policies, and the insureds, who want to ensure coverage for all potential risk factors threatening their business.

The term Additional Insured means a person or entity that is covered under another party's insurance policy. One of the most common reasons for providing Additional Insured coverage is a contractual requirement. To be included as an additional insured under a General Liability policy, a person or entity oftentimes must have a business relationship with the policyholder (named insured).

Scheduled vs Blanket

A Scheduled Additional Insured is a person or organization that is given insured status listed in a schedule. In other words, the additional insured is specifically named in the schedule of additional insureds.

A Blanket Additional Insured specifies all persons or organizations that meet a qualifying threshold are automatically insureds, without having to be individually listed in a schedule. In this case, groups or classes of people or entities defined are included.

Real World Example

Acme Warehouse has a CGL policy naming additional insureds due to the variety of entities they engage with in order to complete their operations. The policy lists LT Properties as a scheduled insured as they are the lessor of the building. The policy also includes a Vendors Blanket to address injury or damages that Acme's various vendors might incur while onsite.

Primary & Non-Contributory

Primary and non-contributory is an attempt to establish the order or priority of coverage; it is not concerned with allocating percentages of fault.

Non-contributory generally means that an insurer has agreed not to seek its independent right to contribution when two or more insurers apply to the same accident for the same insured.

Waiver of Subrogation

A waiver of subrogation is a policy provision whereby an insured waives the right of their insurance carrier to seek redress or compensation for losses from a negligent third party. Such provisions prevent one party's insurance carrier from pursuing a claim against another contractual party in an attempt to recover money paid by the insurance company to the insured or to a third party to resolve a covered claim.

Let's Connect

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The examples contained herein are meant to serve as illustrations of situations which may benefit from insurance. These examples are not meant to be a guarantee of coverage. All coverage outcomes will be determined by the specific facts and circumstances of the loss and the particular wording of the policy.

 **THE CONNECTOR**
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Additional Insureds in The Connector

General Liability

Scheduled

- Charitable Institutions
- Church Members and Officers
- Club Members
- Concessionaires Trading Under Your Name
- Condominium Unit Owners
- Controlling Interest
- Co-Owner of Insured Premises
- Designated Person or Organization
- Executors, Administrators, Trustees, or Beneficiaries
- Grantor of Franchise
- Grantor of Licenses
- Lessor of Leased Equipment
- Managers or Lessors of Premises
- Mortgagee, Assignee, or Receiver
- Owners or Other Interests from Whom Land Has Been Leased
- Owners, Lessees, or Contractors - Scheduled Person or Organization
- State or Political Subdivisions - Permits
- State or Political Subdivisions - Permits Relating to Premises
- Townhouse Associations
- Users of Golf-mobiles
- Vendors
- Owners, Lessees or Contractors - Completed Operations

Blanket

- Grantor of Licenses - Automatic Status When Required By Licensor
- Lessor of Leased Equipment – Automatic Status When Required In Lease Agreement With You
- Owners Lessees or Contractors – Automatic Status When Required in Construction Agreement with You
- Vendors Blanket

Property

- Additional Insured - Building Owner
- Loss Payee - Loss Payable Clause
- Loss Payee - Lenders Payable Clause
- Loss Payee - Contract of Sale
- Loss Payee - Building Owner
- Mortgagee

The Connector is a first-of-its kind digital platform that dramatically simplifies small commercial E&S risk marketing and service.

The coverage process is streamlined, top-rated market access is multiplied, and robust third party tools are harnessed – empowering retail agents & brokers to do their best work without sacrificing due diligence, time or profitability.

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