

Additional Ignored? Understanding the Rights and Potential Pitfalls That Come With Being Designated an Additional Insured on an Insurance Policy

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An “additional insured” is generally a person or entity that is doing business with the “named insured.” Additional Insureds have fewer responsibilities under the policy . . . but also fewer rights.



Benefits of Being Added As an Additional Insured:

- Not responsible for premiums, renewals, or negotiations
- No impact on loss history
- Preserve limits under other policies



Potential Pitfalls:

- Dilution of Policy Limits
- No Control Over Policy Terms
- Your Agreement With the Named Insured is Not Binding on the Insurance Company
- Certificates are Not Enough



Look for the Loopholes . . . and Plug Them:

- Endorsements May Restrict Coverage for Additional Insureds
- “Other Insurance” Provisions
- Unforeseen or Undisclosed Conditions to Coverage



THANK YOU!



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