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Ongoing  
Operations  
Additional Insured  
Endorsements  
The

# Ongoing Operations Additional Insured Endo rsements The

*ISO Endorsements and  
CGL Policy--10 01  
Edition Additional  
Insureds and  
Completed Operations  
| Expert ... What You*

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*Need to Know About*

*Additional Insured*

*Endorsements*

*Additional Insured*

*Endorsements in ... -*

*Insurance Journal*

*Differences in*

*Additional Insured for*

*Ongoing vs ...*

*Ongoing Operations*

*Additional Insured*

*Endorsements*

*Interpreting "Ongoing*

*Operations" In An*

*Additional Insured ...*

*Sample Form 4 |*

*Human Resources |*

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*County of Sonoma  
Does Your "Additional  
Insured" Endorsement  
Cover ... The Scope of  
Ongoing Operations  
Additional Insured ...  
Blanket Additional  
Insured Endorsement  
Pitfalls of Additional  
Insured Endorsements  
'Additional Insured  
Endorsements' Can  
Shift Risk to ... Four  
Key Additional Insured  
Endorsements for  
Contractors ... The  
2019 ISO Forms:*

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*Additions, Revisions,  
and Pitfalls ... The  
Scope of "Ongoing  
Operations" Additional  
Insured ... Four Key  
Additional Insured  
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Contractors Additional  
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- Which Apply? The  
Basics of Additional  
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Court Finds Ambiguity  
in Additional Insured  
Endorsement to ...*

**ISO Endorsements**

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Ongoing  
Operations  
**and CGL Policy--10  
01 Edition**

Additional Insured  
Endorsements  
The  
St. Paul Fire and  
Marine Insurance  
Company v. ACE  
American Insurance  
(2014 WL 4078660,  
August 14, 2014). In  
this Federal Eastern  
District case, the  
court's interpretation  
of "ongoing  
operations" in an  
additional insured  
endorsement included  
a temporal element.  
However, this temporal

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Operations  
element places  
Additional Insured  
emphasis on when the  
Endorsements  
The  
damage occurred, as  
opposed to when the  
damage was  
discovered.

### **Additional Insureds and Completed Operations | Expert**

...

For example: Let's say  
company A is doing  
work for company B,  
and company B has  
been named as  
additional insured for

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Operations  
Additional Insured  
Endorsements  
The

company A through the CG 20 10 (ongoing operations only) endorsement. If a claim arises after the work has been completed on the project, the insurance would not cover the claim, as that endorsement does not provide coverage for completed operations.

## **What You Need to Know About Additional Insured Endorsements**

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By way of an additional insured endorsement (“AIE”), the policies named Pulte as an additional insured “but only with respect to liability arising out of ‘your work’ and only as respects ongoing operations performed by the Named Insured for the Additional Insured on or after” the endorsement’s effective date.

**Additional Insured**  
*Page 8/28*



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Operations

**Endorsements in ... -**

**Insurance Journal**

ISO Endorsements and  
CGL Policy--10 01

Edition . by. Robert J.  
Marshburn, CRM, CIC,  
ARM, CRIS, CISC. Certifi  
edRiskManagers.com .

CG 20 10 10 01

edition—Additional  
Insured coverage for  
“your ongoing  
operations” only, not  
“your work”. Now  
specifically states in  
accord with the Pardee  
Construction decision

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Operations  
that coverage is  
Additional Insured  
operations (and  
Endorsements  
therefore Construction  
The

## **Differences in Additional Insured for Ongoing vs ...**

Coverage under the revised endorsements applies only to liability arising out of the named insured contractor's or subcontractor's "ongoing operations"

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Operations  
Additional Insured  
Endorsements  
The  
Pardee clearly  
commented that it was never the intention of the insurance industry to provide additional insureds with completed operations coverage.

## **Ongoing Operations Additional Insured Endorsements**

Pardee clearly

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explained the effect of the revised form and how the use of "ongoing operations" was intended to restrict coverage to "work in progress only" so that "when the named insured's operations for the additional insured are no longer 'ongoing,' the additional insured no longer has coverage." Pardee at 456, n.16.

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Operations  
**Interpreting**

**"Ongoing Additional Insured  
Operations" In An  
Additional Insured ...**

Blanket additional insured endorsements do not require the named insured to identify the additional insured by name. Instead, the named insured will provide a general description of the type of ...

**Sample Form 4 |  
Human Resources |**

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## **County of Sonoma**

This endorsement contains the same limitations and conditions as the CG2010 EXCEPT that this endorsement insures the additional insured for completed operations of the contractor and not ongoing operations.

**Does Your  
"Additional Insured"  
Endorsement Cover**

...

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The new ISO  
endorsements  
automatically extend  
AI status for Completed  
Operations without  
having to specifically  
identify each additional  
insured, thereby  
mirroring current AI  
endorsements that ...

### **The Scope of Ongoing Operations Additional Insured ...**

Largely because of  
exposure to completed  
operations coverage,

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the ISO 20 10  
endorsement form was  
revised in October  
1993. The ISO 20 10 10  
93 endorsement form  
provides additional  
insured coverage  
"arising out of [the  
insured's] ongoing  
operations." The ISO 20  
10 form was further  
revised in March 1997.

## **Blanket Additional Insured Endorsement**

Looks can be deceiving



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Operations  
Additional Insured  
Endorsements  
The

when it comes to additional insured endorsements. They may not be as broad they seem. Many contain exclusions or limitations that aren't apparent until a loss occurs. Here are some pitfalls to watch out for if your business is covered, or is covering another party, under a liability policy as an additional insured.

**Pitfalls of Additional**

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Operations  
**Insured**

**Endorsements**

For Ongoing  
Operations Only - A  
separate endorsement  
is needed for  
Additional Insured -  
Completed Operations.  
Name Of Additional  
Insured Person(s) Or  
Organization(s) - Not  
acceptable if left blank.  
Must show exact name  
of the additional  
insured or "as required  
by contract".

Location(s) Of Covered

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Operations - Not  
Additional Insured

## Endorsements The **'Additional Insured Endorsements' Can Shift Risk to ...**

Additional Insured  
Endorsements - Which  
Apply? Jim O'Leary has  
handled many  
construction accounts  
in his 40-plus years as  
an insurance agent. He  
is convinced that all of  
his contractor and  
subcontractor  
customers should have

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Operations  
the “blanket”

Additional Insured  
endorsement attached  
to their commercial  
general liability (CGL)  
policies.

## **Four Key Additional Insured Endorsements for Contractors ...**

Separate  
endorsements were  
developed to provide  
additional insured  
coverage on the  
completed operations

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Operations  
side. E.g. CG 20 37 10  
01 (providing coverage  
for liability arising out  
of the named insured  
The

## **The 2019 ISO Forms: Additions, Revisions, and Pitfalls ...**

Additional Insured  
Endorsements. There  
are many types of  
additional insured  
endorsements  
available in the  
insurance market.

However, this article

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will focus on four common ISO additional insured endorsements related to commercial general liability policies purchased by contractors.

## **The Scope of "Ongoing Operations" Additional Insured ...**

When things go wrong, all insurance endorsements must be right. If not, additional insured coverage

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under the named insured's commercial general liability (CGL) policy can be in doubt. One major pitfall of additional insured endorsements comes from language regarding operations as "ongoing" or "completed." These two little words make a big difference in how and ... Differences in ...

## **Four Key Additional Insured**

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**Endorsements for  
Contractors**

The CG 20 10 11 85 endorsement, entitled “Additional Insured-Owners, Lessees or Contractors (Form B),” provides coverage to the person or organization named in the endorsement for liability arising out of “your [the named insured’s] work.” The phrase “your work” includes the named insured’s ongoing and



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## Operations Additional Insured

completed operations.

### **Additional Insured Endorsements -**

#### **Which Apply?**

Pardee clearly explained the effect of the revised form and how the use of “ongoing operations” was intended to restrict coverage to “work in progress only” so that “when the named insured's operations for the additional insured are

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Operations  
no longer 'ongoing,'  
Additional Insured  
no longer has  
Endorsements  
The  
coverage." Pardee at  
456, n.16.

### **The Basics of Additional Insured Endorsements**

The most common  
additional insured  
endorsement for  
contractors is the CG  
20 10. The CG 20 10  
changed significantly  
after the November  
1985 edition.

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## **Court Finds Insured Ambiguity in Additional Insured Endorsement to ...**

Currently in ISO's CGL program, you can automatically extend ongoing operations coverage to additional insureds using the CG 20 33 or CG 20 38 additional insured endorsements.

However, completed operations can only be extended to

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Operations  
Additional Insured  
Endorsements  
The  
specifically named  
additional insureds via  
the CG 20 37  
endorsement (which  
can also be used with  
specifically ...

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a302020.