

Larry Golub Discusses NY High Court Ruling on Builders' Insurance Coverage

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Larry Golub discussed in *Law360* a recent New York Court of Appeals decision that held a construction manager didn't qualify as an additional insured under a contractor's general liability policy. Although the contractor had agreed in a contract with the project financier to acquire additional-insured coverage, the policy endorsement required additional-insured parties to enter into a direct written contract with the insured in order to qualify for coverage. The Court found the endorsement was facially clear and rejected coverage.

While an attorney who represents policyholders lamented the opinion as an “unfortunate decision for the construction industry,” Golub said the ruling was “another straightforward policy interpretation exercise,” adding: “If an additional insured needs to be on some other company's policy, that additional insured—which is usually a more sophisticated party such as a general contractor—needs to do its due diligence and make sure it is really covered.”

Read “[Builders' Coverage Doubts Deepened By NY High Court Ruling](#),” on the *Law360* website (*subscription may be required*)

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