



----- CLE SEMINAR -----

# We've Got You Covered – Insurance Coverage in Wisconsin

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*Co-produced with the Wisconsin  
Defense Counsel's Insurance  
Law Committee*

**LIVE** SEMINAR: **Thursday, May 24, 2018 | Madison**  
WEBCAST: **Thursday, May 24, 2018**

**REPLAY** WEBCAST: **Friday, June 8, 2018**  
WEBCAST: **Tuesday, June 12, 2018**  
WEBCAST: **Wednesday, June 20, 2018**  
WEBCAST: **Monday, June 25, 2018**  
WEBCAST: **Monday, July 2, 2018**

CLE CREDITS

**6**

# We've Got You Covered — Insurance Coverage in Wisconsin

6 CLE CREDITS

## LIVE SEMINAR & LIVE WEBCAST:

May 24, 2018 | Madison

## WEBCAST REPLAYS:

June 8, 2018

June 12, 2018

June 20, 2018

June 25, 2018

July 2, 2018

## Decoding insurance policies

Do insurance complexities keep you up at night? They don't have to. Prepare your practice to face key coverage issues impacting Wisconsin policyholders, insurers, and the public by attending *We've Got You Covered – Insurance Coverage in Wisconsin*.

Discover the secrets to reading and understanding almost any insurance policy in a flash. Become grounded in the core elements of policies, including:

- A policy's basic framework
- Duty to defend
- Initial grant of coverage

## Clueing you in on CGL policies

Businesses commonly use commercial general liability (CGL) policies to protect themselves against bodily injury, property damage, advertising, and personal injury claims. Dig deeper into the main components of these policies with explanations of:

- Key exclusions
- Coverage of additional insureds
- Priority of coverage in situations with multiple policies
- When "property damage" is and isn't covered

Plus, understand the definition of an "advertising idea" and how a CGL policy can cover the misappropriation of such ideas.

## You're liable to learn a lot

Insurance issues don't have to be impossible. Walk away with balanced perspective and tools to face common scenarios. **Register today!**

Anytime. Anywhere. *CLE OnDemand*.™

visit [www.wisbar.org/ondemand](http://www.wisbar.org/ondemand)

## SAVE 20% – Anderson on Wisconsin Insurance Law

Save 20% on *Anderson on Wisconsin Insurance Law*. Use discount code **CA2823** when ordering online or by calling (800) 728-7788. \* Plus, all seminar attendees receive a free two-week trial of the *Books UnBound*® version.



Find concise explanations of cases and court decisions that affect how insurance policies are written, interpreted, and applied in Wisconsin. *Anderson on Wisconsin Insurance Law* has been the go-to resource for the insurance industry, insurance lawyers, and the courts for more than 30 years, and continues to be the current, authoritative resource for Wisconsin practitioners.

Print Book: #AK0207; 1,646+ pp.; 7th ed. 2014 -15  
(Includes 2016 -17 Supplement)

Member: ~~\$299~~ \$239.20

Nonmember: ~~\$379~~ \$303.20

*Books UnBound*® Subscription: #AE0207

Member: ~~\$159~~ \$127.20

Nonmember: ~~\$199~~ \$159.20

\*Discount applies to both print and digital *Books UnBound*® editions of this title and cannot be applied to previous purchases. Offer valid as long as CLE credit is available for this program. For *Books UnBound* users, discount may be applied to purchase of individual *Books UnBound* title only and may not be used on purchase of full library.

## Additional Learning Opportunities

### Wisconsin Insurance Law Year in Review 2017

Dive into emerging trends and recent developments in insurance law with a quick-hitting review of key court decisions from 2017. A team of veteran insurance law attorneys will give an overview of the top ten cases from Wisconsin and the Seventh Circuit. **1 CLE**

**Webcast Replay:** April 19, 2018 | April 23, 2018 | May 1, 2018 | May 9, 2018 | May 18, 2018

### Understanding and Avoiding Pitfalls in First Party Property Casualty Claims

Be prepared for changing interpretations of insurance law while gaining insights from experienced insurance law litigators. Receive a comprehensive review of first party coverage as it relates to property damage. **1 CLE**

**Webcast Replay:** April 24, 2018 | May 2, 2018 | May 10, 2018 | May 14, 2018 | May 25, 2018

### The Law of Damages in Wisconsin

Help your clients get what they deserve. This book discusses types of damages available in Wisconsin while offering matter-of-fact guidance on practice and procedure. It's specially designed to help you research, analyze, and evaluate your cases.

Print Book: #AK0063; 1,422+ pp.; 3 vols; 7th ed. 2017-18 | Member: \$219 | Nonmember: \$269

*Books UnBound*® Subscription: #AE0063; Member: \$159 | Nonmember: \$199

### Law Office Video: Preparing for Your Deposition

Put clients at ease with this realistic portrayal of what happens in a deposition. It explains key concepts in easy-to-understand language and shares effective techniques for improving the chances of success.

English Language Version DVD: # ED0011 | Member: \$115 | Nonmember: \$149

Spanish Language Version DVD: # ED0013 | Member: \$115 | Nonmember: \$149

# Schedule

8:00 AM **Registration**

8:30 AM **Terms, Conditions, Exclusions, and Frustration? A Beginner's Guide to Reading and Understanding Insurance Policies**

- Learn the basic framework of an insurance policy including:
  - What's inside each policy?
  - What it means
  - How it all fits together
- Receive a toolkit to read and understand almost any policy  
*Jon E. Fredrickson*

9:20 AM **Navigating the Duty to Defend and the Initial Grant of Coverage**

- Overview of the duty to defend and its practical implications
  - Common issues to determine if there is an initial grant of coverage:
    - Who is an insured?
    - What is an occurrence?
    - What constitutes bodily injury?
    - What constitutes property damages?
- Mollie T. Kugler*

10:10 AM **Break**

10:25 AM **Common CGL Exclusions and Their Recent Interpretation**

- Learn about the most common CGL exclusions
- Understand seminal exclusion cases and interpretations by the Wisconsin courts
- Case law update on recent exclusion issues  
*Barbara A. O'Brien*  
*Brad A. Markvart*

11:15 AM **The Coverage A Conundrum – When Damage to Property is Not Property Damage**

- CGL policies provide coverage for “property damage” caused by an “occurrence”
- When is damage to property not “property damage”?
- Understand when such damage is and isn't covered (particularly in the context of construction defect claims)  
*Joseph J. Sarmiento IV*

12:05 PM **Lunch (on your own)**

1:05 PM **Coverage L – Business Liability Coverage for “Personal and Advertising Injury” – When Is Misappropriation of a Business’ “Advertising Idea” on the Web (or Elsewhere) Covered?**

- Understand how an “Advertising Idea” is defined by Wisconsin state, federal, and 7th Circuit decisions
- Common law tests courts apply to determine whether there is coverage for a misappropriation under “Personal and Advertising Injury”
- Review circumstances where courts may apply policy exclusions to deny coverage, including the breach of contract and the trade-secret exclusions  
*Sarah “Sally” Fry Bruch*

1:55 PM **Coverage for Additional Insureds and the Priority of Coverage**

- Gain insights into the scope of coverage afforded to additional insureds
- Understand the priority of coverage when multiple policies provide potential coverage
- Recent case law and judicial trends with examples of additional insured controversies  
*Linda S. Schmidt*  
*Todd G. Smith*

2:45 PM **Program Concludes**

*Following program start time, webcast replay schedule will vary slightly from above listed times.*

## Location

### Live Seminar

**Madison, State Bar Center**

5302 Eastpark Blvd., American Center,  
(608) 257-3838

## Credits

This program has been submitted to the Wisconsin Board of Bar Examiners for up to **6 CLE credits**. It does not qualify for EPR credits.

The live seminar and live webcast on May 24, 2018 will also be submitted for Minnesota credit.

# Faculty

## Program Chairs

**Monte E. Weiss - Chair**

Weiss Law Office, S.C.  
Mequon

**Joseph J. Sarmiento IV – Vice Chair**  
*(Also presenting)*

Karbal, Cohen, Economou, Silk & Dunne, LLC  
Chicago, IL

## Presenters

**Sarah “Sally” Fry Bruch**

Crivello Carlson, S.C.  
Milwaukee

**Jon E. Fredrickson**

Kravit, Hovel & Krawczyk, S.C.  
Milwaukee

**Mollie T. Kugler**

Hinshaw & Culbertson LLP  
Milwaukee

**Brad A. Markvart**

Secura Insurance  
Appleton

**Barbara A. O'Brien**

Borgelt, Powell, Peterson & Frauen, S.C.  
Milwaukee

**Linda S. Schmidt**

Godfrey & Kahn, S.C.  
Madison

**Todd G. Smith**

Godfrey & Kahn, S.C.  
Madison

# Registration

**Online:** [www.wisbar.org/seminars](http://www.wisbar.org/seminars)  
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**Phone:** (800) 728-7788 » credit card  
or Ultimate Pass only

**Fax:** (608) 257-5502 » credit card  
or Ultimate Pass only

**Mail:** State Bar PINNACLE  
Registrations  
P.O. Box 7158, Madison, WI  
53707-7158  
check, credit card, Passbooks, or  
Ultimate Pass

## State Bar CLE/PINNACLE

**Passbook Registrations:** Passbook  
Certificates must be received by the State Bar  
at least one business day prior to the event.  
For live seminars, walk-in registrations with  
Passbook Certificates are welcome.

**Registration Cancellations:** Please  
visit [wisbar.org/cancellation\\_policy](http://wisbar.org/cancellation_policy) for  
information on PINNACLE registration  
cancellation policies.

## Course materials for those attending the seminar

**Course materials are provided in  
PDF format** and are downloadable  
from *myStateBar* on [wisbar.org](http://wisbar.org) up to  
four days prior to and 90 days after  
your seminar. The PDF format is ideal  
for creating an electronic library that  
is easily stored, searched, and shared.  
Use a program like Adobe Reader or  
GoodReader for iPad to access the  
files from your computer, tablet, or  
mobile device during the seminar to  
make notes electronically, or print  
relevant sections ahead of time. **For  
live seminar attendees who prefer  
a printed format, please select the  
tuition option that includes printed  
materials for an additional \$20.**

## Who should attend: How you'll benefit:

- |   |  |
|---|--|
| <ul style="list-style-type: none"> <li>• Insurance law attorneys</li> <li>• Personal injury lawyers</li> <li>• Civil litigators</li> <li>• Tort lawyers</li> <li>• Corporate counsel</li> <li>• Business lawyers</li> <li>• Intellectual property attorneys</li> <li>• General practitioners</li> </ul> | <ul style="list-style-type: none"> <li>• Learn how to read and interpret most insurance policies</li> <li>• Understand the insurer's duty to defend and the implications arising from that duty</li> <li>• Know how to determine if the loss falls within the initial grant of coverage in a general liability policy</li> <li>• Discover common exclusions in commercial general liability (CGL) policies</li> <li>• Receive a case law update on seminal and recent cases discussing CGL exclusions</li> <li>• Explore situations when damage to property doesn't constitute "property damage" under a CGL policy</li> <li>• Find out when a misappropriated "advertising idea" is covered by business liability insurance</li> <li>• Understand the scope of additional insured coverage in indemnity agreements</li> <li>• Learn how to determine priority of coverage when multiple policies may cover a claim</li> </ul> |
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## We've Got You Covered – Insurance Coverage in Wisconsin

Priority Code: S 3 5 8 2 B

SEMINAR TUITION	LIVE SEMINAR: With PRINTED Course Materials	LIVE SEMINAR: With Downloadable (PDF) Course Materials	WEBCAST SEMINAR: With Downloadable (PDF) Course Materials
<input type="checkbox"/> State Bar Member	<input type="checkbox"/> \$239	<input type="checkbox"/> \$219	<input type="checkbox"/> \$249
<input type="checkbox"/> Nonmember	<input type="checkbox"/> \$319	<input type="checkbox"/> \$299	<input type="checkbox"/> \$329
<input type="checkbox"/> Ultimate Pass Subscriber	<input type="checkbox"/> \$20	<input type="checkbox"/> \$0	<input type="checkbox"/> \$0
<input type="checkbox"/> Passbook Certificate User	<input type="checkbox"/> \$20 + 1 Certificate	<input type="checkbox"/> 1 Certificate	<input type="checkbox"/> 1 Certificate

### Seminar Date/Location:

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To purchase written course materials for those **not** attending this program, contact the State Bar at (800) 728-7788.

**NOTICE:** By attending this State Bar event, you understand and agree that you may be photographed and/or electronically recorded during the event and you hereby grant to the State Bar the right to use and distribute your name and likeness for promotional or educational purposes without monetary compensation. The State Bar assumes no liability for such use.

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Event Code: CA2823MWR R2 R3 R4 R5