

# **Additional Insured By Written Contract Clause Construed to Bar Coverage**

Commercial construction projects necessarily involve many moving parts, including multiple parties from the owners to the construction managers to the project financiers to the contractors and to the sub-contractors, points out **Larry P. Schiffer** in Squire Patton Boggs' **Insurance and Reinsurance Disputes blog**.

"These moving parts generally result in a web of interrelated insurance policies covering the project. Typically, when there is no controlled insurance program, contractors and sub-contractors are required to obtain liability insurance covering their potential negligence and very often are also required to add others, like the property owner or construction manager, as additional insureds onto those insurance policies," Schiffer writes.

In his post, he discusses what a New York appellate court recently called an "additional insured by written contract" clause. The language of an additional insured clause may make all the difference as to whether a party is covered as an additional insured or not.

**[Read the article.](#)**