Pete Fowler CONSTRUCTION Services, Inc.

Audience Handout Package

Date:	06/13/2024
To:	
From:	Pete Fowler Construction Services, Inc.
Project:	The Basics of Insurance for Construction and Legal Professionals Webinar 9/26/2024 (PFCS 23-1169)
Regarding:	Audience Handout Package

Meet the Panel

John Hochhausler

PARTNER - MANNING & KASS, ELLROD, RAMIREZ, TRESTER LLP

John M. Hochhausler is a Partner in the Los Angeles office of Manning Kass. He is the leader of the Insurance Coverage / Bad Faith team, and a member of the Construction Law and Construction Defect teams. Mr. Hochhausler represents a broad array of domestic and international insurers in insurance coverage and bad faith litigation. His practice is concentrated in handling disputes involving professional errors and omissions, product liability, employment practices liability and commercial general liability policies. He has handled 46 trials and binding arbitrations. Mr. Hochhausler also represents numerous owners, construction companies, and design professionals in construction claims litigation.

Mr. Hochhausler handled the following appellate matters: Target Corp. v. Golden State Ins. (2019) 41 Cal. App. 5th 13; Wilmington Liquid Bulk Terminals, Inc. v. Somerset Marine, Inc. (1997) 53 Cal.App.4th 186; Izenberg v. ETS Services, LLC et al. 2008 WL 5179008 (2008 C.D.Cal.); Pineda v. Saxon Mortgage Services, Inc. et al. , 2008 U.S. Dist. LEXIS 102439 (2008 C.D.Cal.); and Flores v. Deutsche Bank Trust Company, et al. , 2009 U.S. Dist. LEXIS 8883 (2008 C.D.Cal.).

In addition to practicing, Mr. Hochhausler is a frequent speaker on insurance coverage issues and regularly provides claims adjuster training sessions under California insurance regulations. Mr. Hochhausler received his Bachelor of Arts from the University of California, Berkeley, and his Juris Doctor from the University of California, Davis. While obtaining his law degree, Mr. Hochhausler was a research assistant to Professor James Hogan for the update of his treatise, "Modern California Discovery.

Walter Nelson

CASUALTY CLAIMS SPECIALIST - TOKIO MARINE HCC

Walter Nelson is a seasoned Casualty Claims Specialist at Tokio Marine HCC, specializing in construction defect claims since 1996. With an impressive career spanning over 25 years, Mr. Nelson has established himself as an expert in handling complex claims related to high-end homes and condos, and holds the following designations: CRM, CGA, and CRIS. Alongside his professional endeavors, Walter finds joy in activities such as golfing, biking, hiking, and attending live music events.

Pete Patterson

EXPERT - PETE FOWLER CONSTRUCTION

Pete Patterson has over 45 years of building experience as a carpenter, superintendent, construction manager, building designer, general contractor, custom homebuilder, and expert building consultant. Having worked in or managed all aspects of construction — from land selection, architectural design, and general contracting of highly-complex, super-custom residential and commercial projects, Pete is a respected expert in design and construction. Proficient in building codes, mechanical, electrical and plumbing trades, cost estimating and building inspection, Pete’s experience runs the gamut from detailed design projects, hands-on building, to high-level consulting. Pete's career accomplishments include design, consulting, and general contracting of super-custom homes from California to Maine, and penthouses from Las Vegas to Honolulu - satisfying the most discerning clients on the most high-stakes projects.

Presentation Materials

1. Lesson Plan with a Link to our Referenced Backup Material
2. Power Point Slides

The Basics of Insurance for Construction and Legal Professionals



OFFICES

CALIFORNIA

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San Juan Capistrano, CA 92675

NEVADA

(725) 333-2365

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Las Vegas, NV 89074

FLORIDA

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174 Semoran Commerce Place, #A-109
Apopka, FL 32703

TEXAS

(469) 677-8710

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The Basics of Insurance for Construction and Legal Professionals

INTRODUCTION

If you are a construction professional and believe you understand insurance well enough to protect yourself, your loved ones, your staff, your clients, and the public, think twice. Insurance is an absolute necessity, and it is important to learn the basics as they apply to buildings and building.

In addition to inspection and testing, estimating, and quality and construction management services, for the past 20 years, our business has been involved in hundreds of building claims and litigation matters, including expert witness testimony. We have been hired to assess the liability of many thousands of project participants. In this program, we will leverage our experience to explain the importance of risk mitigation, outline the types of insurance relevant to the building industry, and define the roles of the various stakeholders at each step of the process.

While this program undoubtedly provides valuable insights for construction and legal professionals seeking to broaden their grasp of insurance as it pertains to their fields, insurance professionals will also find value in this program as a communication tool when engaging with clients who may not possess any prior insurance knowledge. The 'curse of knowledge' often leads experts to unintentionally presume a shared foundation of understanding on topics they encounter daily. Even when attempting to convey 'just the basics,' experts often grapple with the challenge of simplifying a subject they are deeply familiar with into plain, everyday language.

PROGRAM OUTLINE

1. Introduction
2. Risk Management
3. Roles and Responsibilities
4. Types of Insurance
5. Coverage Basics
6. Conclusion

LEARNING OBJECTIVES

- Define the basic concepts of insurance in an easily comprehended manner.
- Explain the fundamentals of insurance and their importance as it applies to building design professionals, building owners, contractors, and their employees.
- Understand the types of insurance relevant to the construction industry and how legal issues relate to coverage in effect.

BACK-UP MATERIAL

Insurance Basics for Construction Professionals
by Julie Galetar and Pete Fowler

PROGRAM CONTENTS

1. Introduction – 5 Minutes
    A. Who We Are
    B. Presenter Information
    C. Program Outline
    D. Program Introduction
    E. Learning Objectives
2. Risk Management – 10 Minutes
    A. What is Risk Management?
    B. Why is Risk Management important?
    C. How to Manage Risk
3. Roles and Responsibilities – 10 Minutes
    A. Insured
    B. Agent
    C. Broker
    D. Underwriter
    E. Insurance Company
    F. Attorney
4. Types of Insurance – 15 Minutes
    A. Workers' Compensation
    B. Commercial General Liability
    C. Builder's Risk
    D. Umbrella Liability
    E. Errors & Omissions / Professional Liability
    F. Pollution / Environmental Liability
    G. Wrap Ups (Owner or Contractor Controlled)
    H. Self-Insurance
    I. No Insurance
    J. Case Studies
5. Coverage Basics – 15 Minutes
    A. Contractual Risk Transfer
    B. Indemnity Agreements
    C. Certificate of Insurance
    D. Additional Insured (AI) Endorsements
    E. Certificate and Additional Insured Best Practices
    F. Waiver of Subrogation
    G. "Your Work" Exclusion
    H. Consequential Damages
6. Conclusion – 5 Minutes
    A. Continuing Education
    B. Backup Materials
    C. Feedback


WEBINAR
Pete Fowler
CONSTRUCTION
Services, Inc.
THURSDAY, SEPTEMBER 26TH, 2024 @ 10:00AM PT
The Basics of Insurance For Construction and Legal Professionals
With John Hochhausler, Walter Nelson, and Pete Patterson

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ABOUT US

Building Experts.

Helping Smart People
Make Smart Decisions



Construction Defects



Property Claims



Personal Injury Claims



Contract Claims



Quality & Construction Management

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Meet our Presenters



John Hochhausler

Partner
Manning & Kass, Ellrod, Ramirez, Trester LLP



Walter Nelson

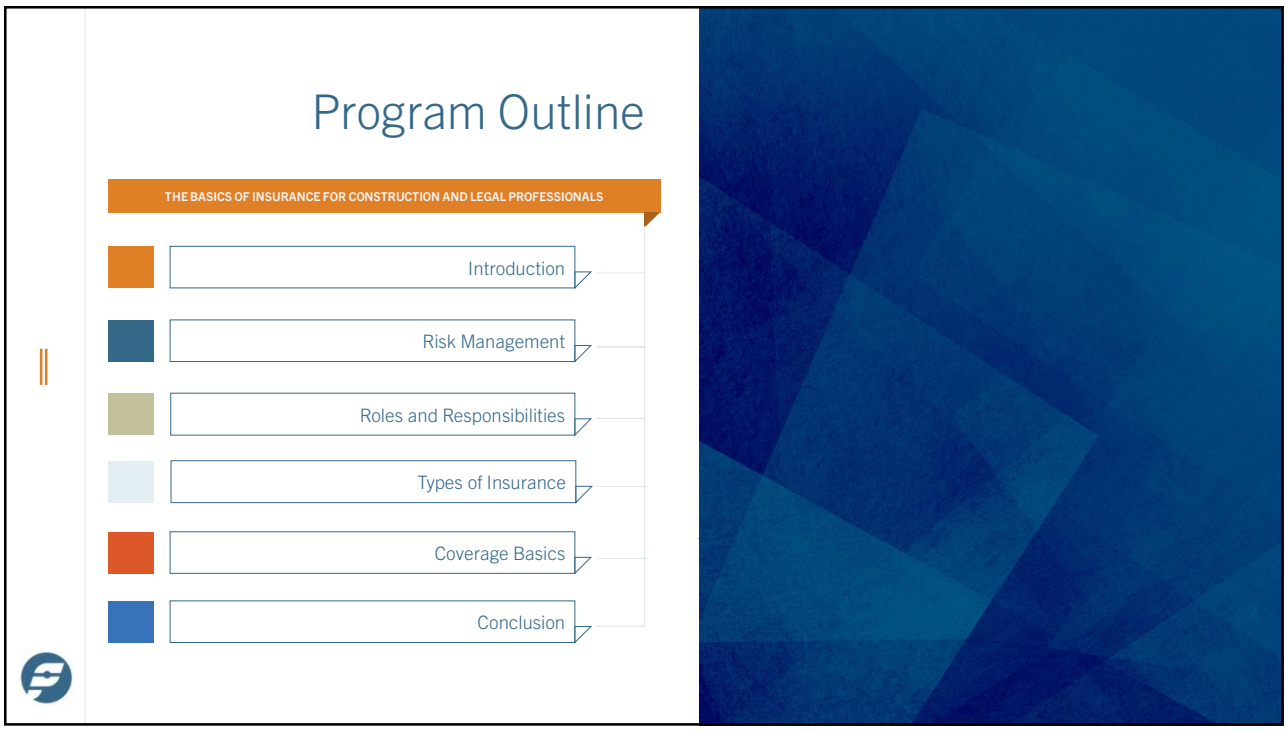
Casualty Claims Specialist
Tokio Marine HCC



Pete Patterson

Expert
Pete Fowler Construction

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Program Outline
THE BASICS OF INSURANCE FOR CONSTRUCTION AND LEGAL PROFESSIONALS
Introduction
Risk Management
Roles and Responsibilities
Types of Insurance
Coverage Basics
Conclusion

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Learning Objectives



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What is Risk Management



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Why is Risk Management Important?



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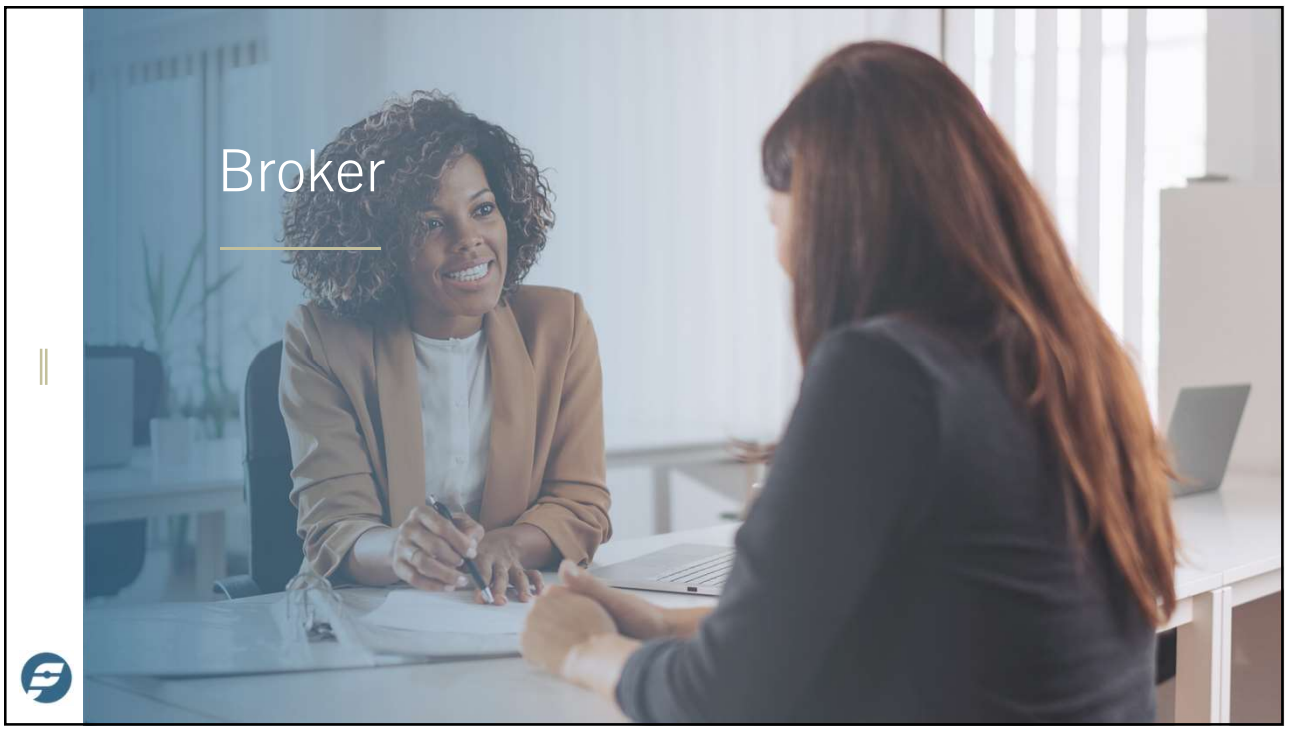
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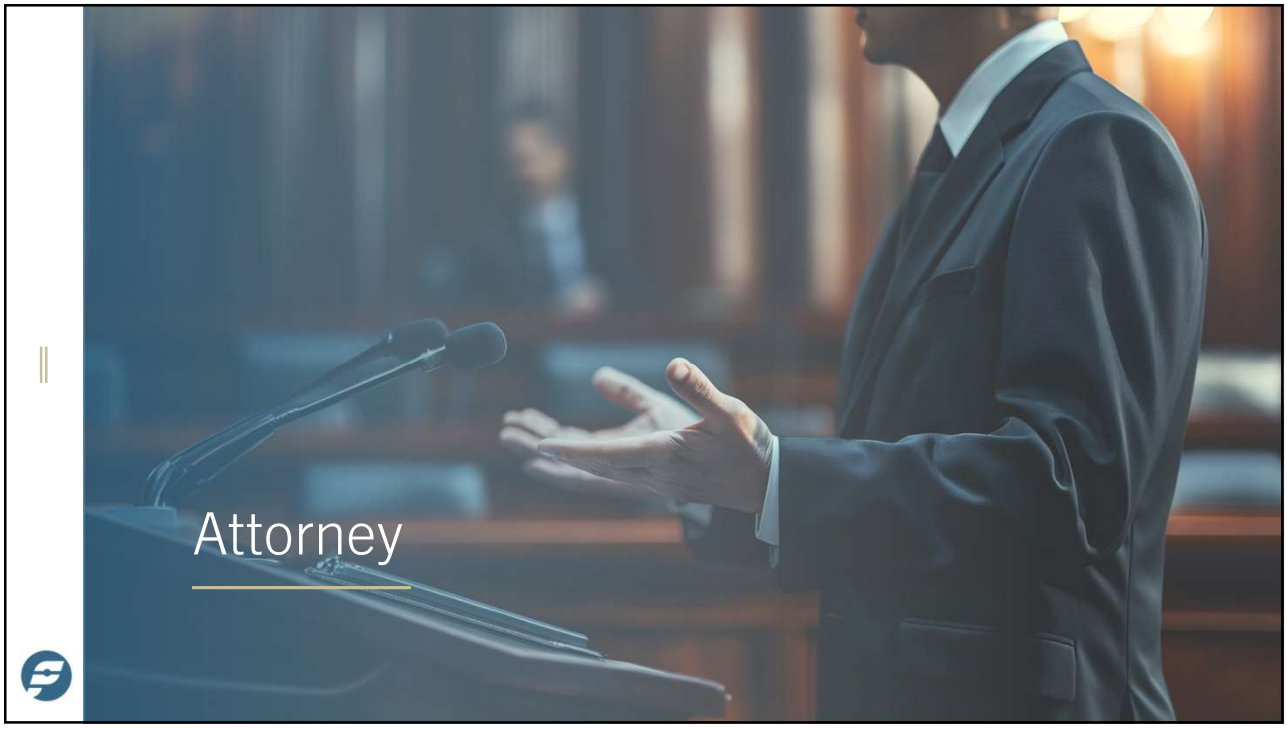


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Insurance
Company



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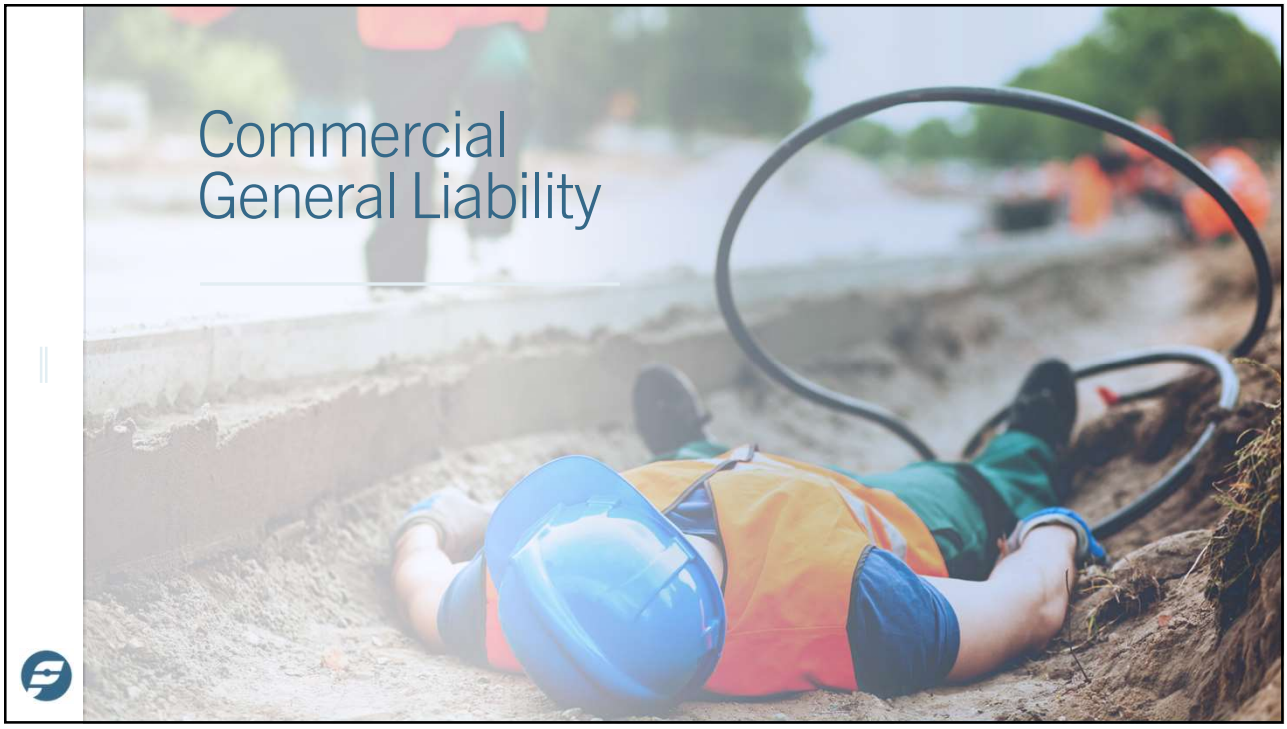
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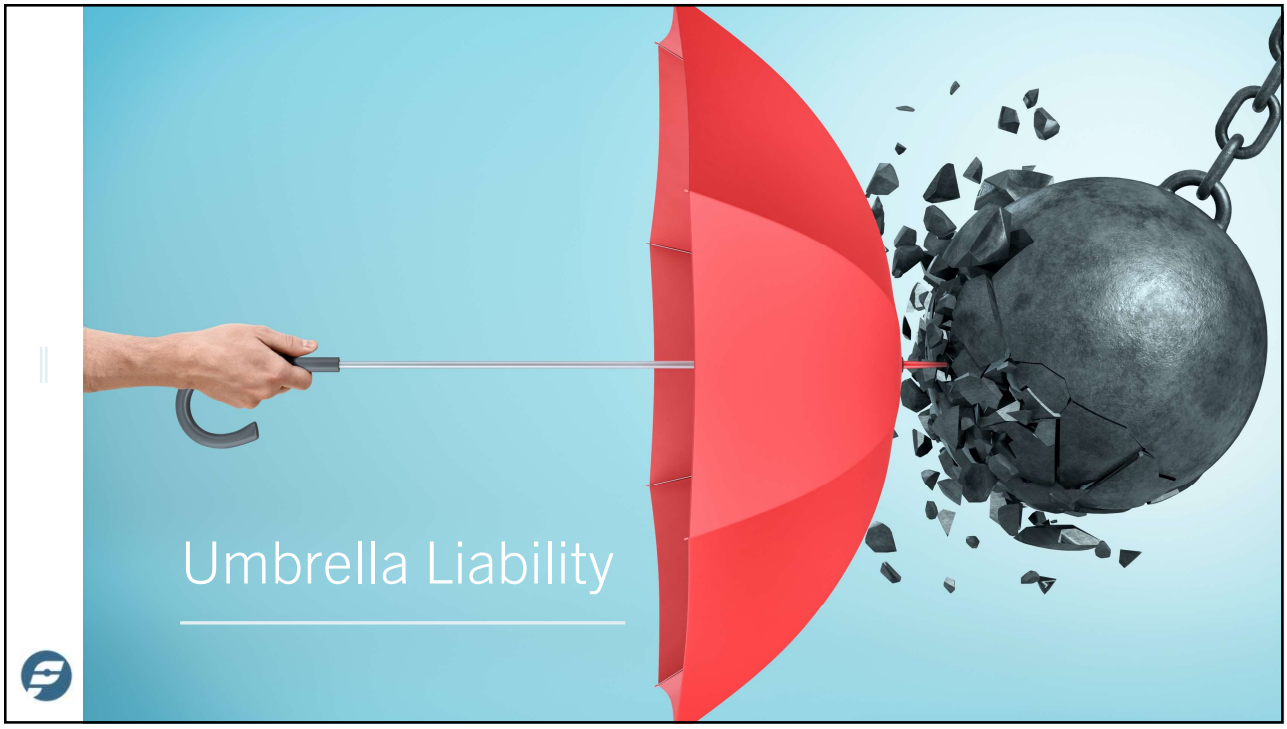
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Errors & Omissions / Professional Liability



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Self-Insurance



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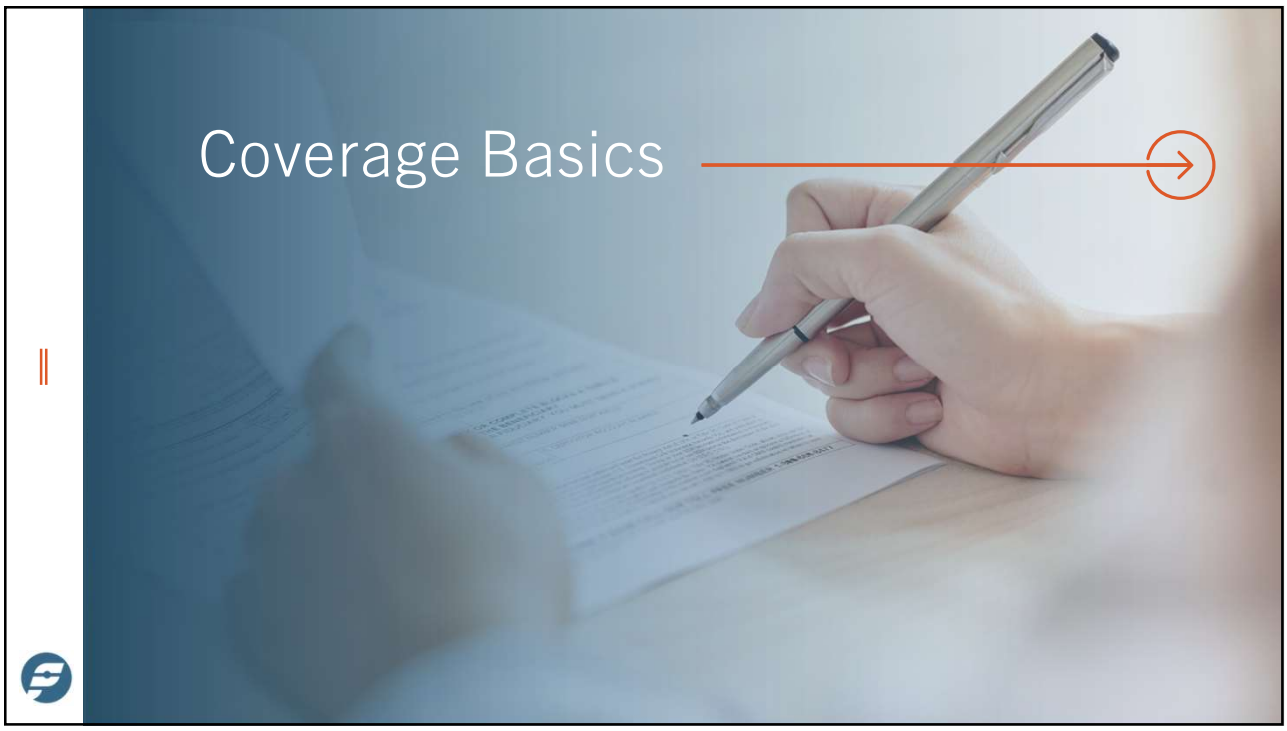


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Case Studies



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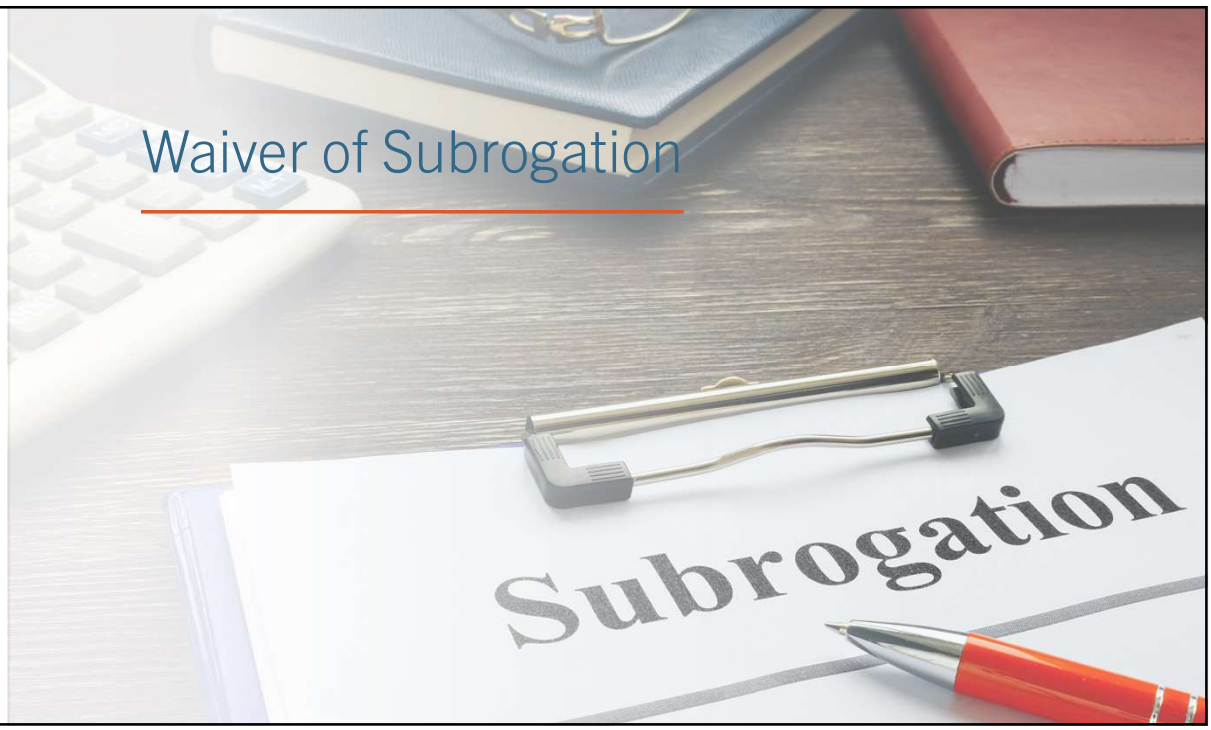
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Certificate and Additional Insured Best Practices

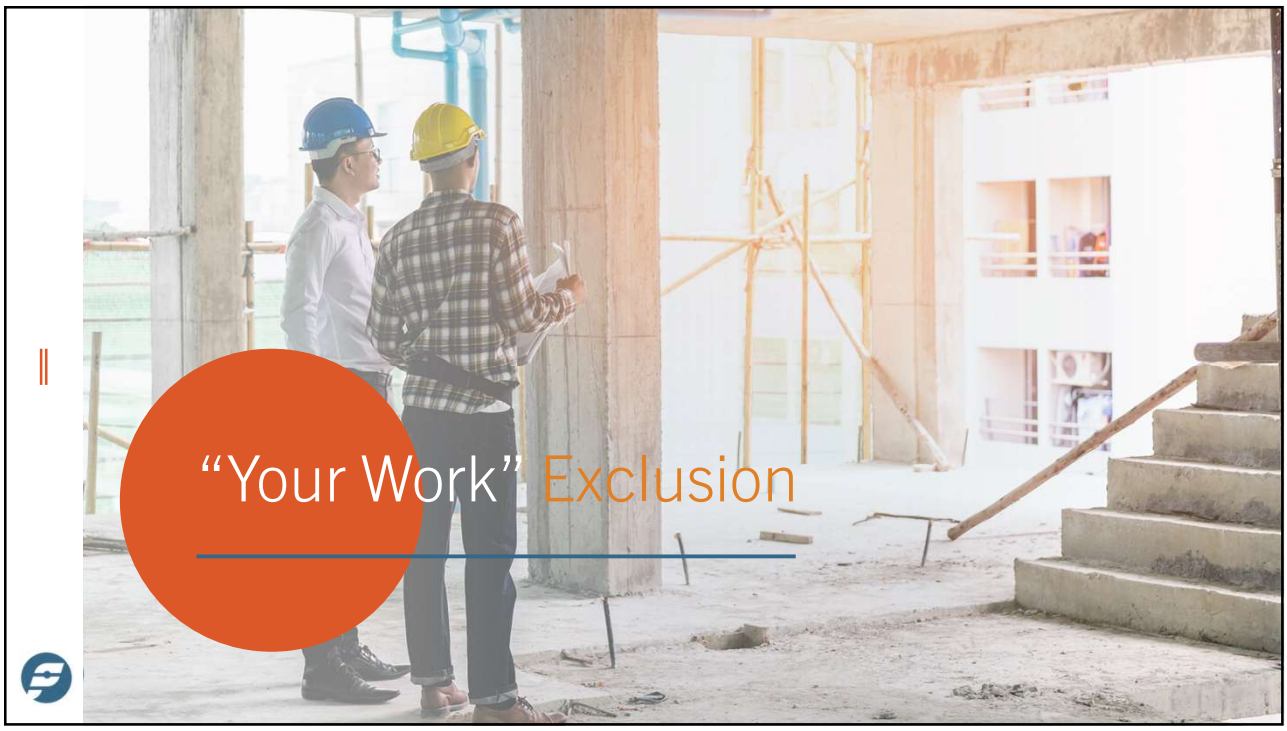


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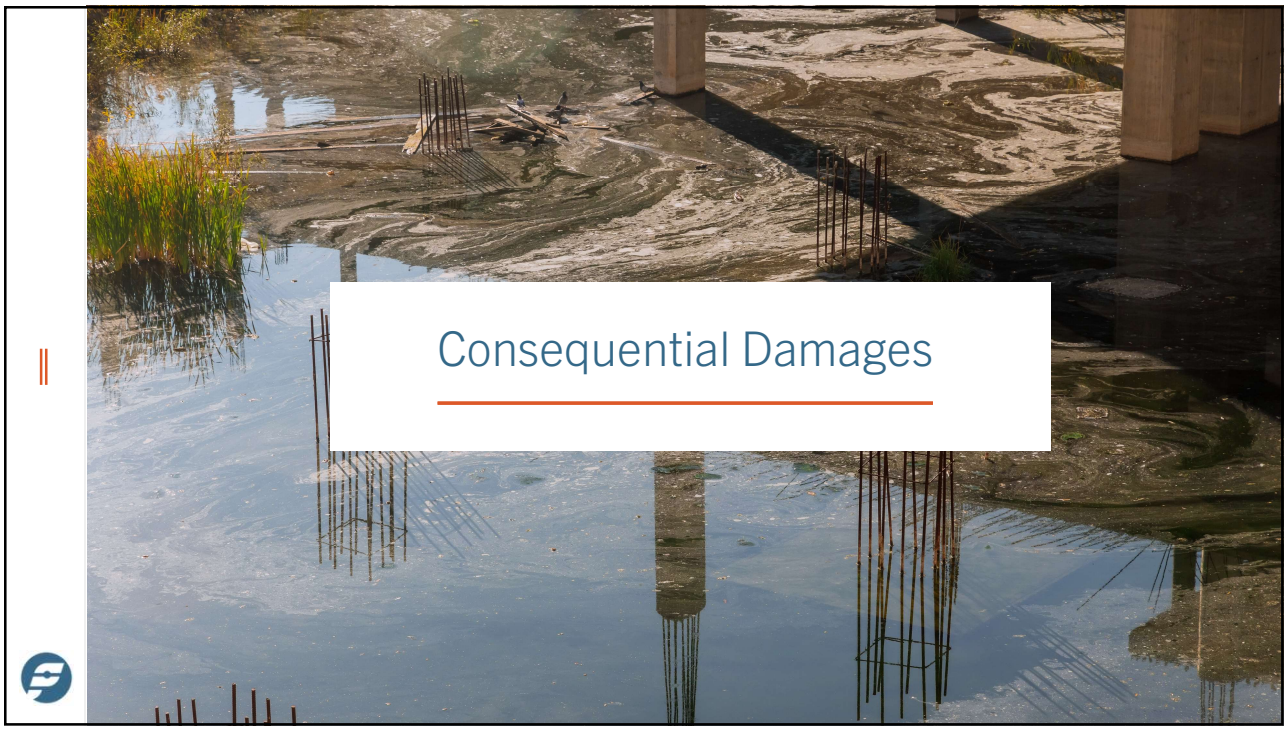
Waiver of Subrogation



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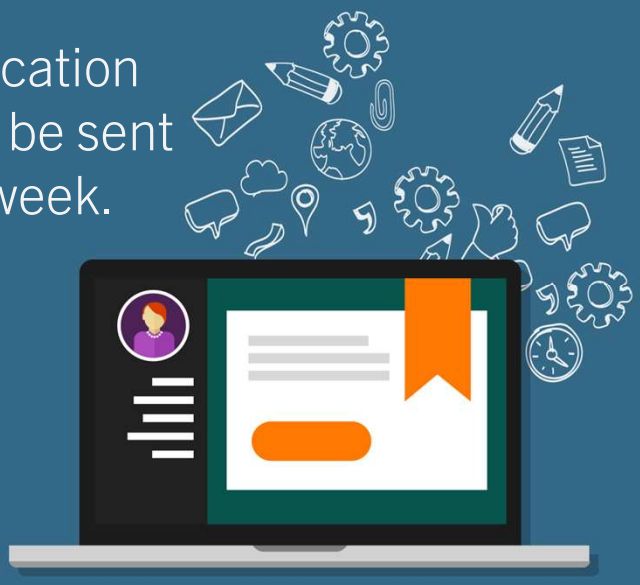
Learning Objectives



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Continuing Education Certificates will be sent out within one week.



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WEBINAR
Thursday, October 24TH, 2024 @ 10:00AM PT
Evaluating & Estimating
Water Damage Restoration
and Mold Claims
With Parker Anderson, Karen Terry, Mike Villalba, and Robert von Esch, IV

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