



Miller's Standard Insurance Policies Annotated®

Miller's Standard Insurance Policies Annotated is a collection of the most widely used and litigated Insurance Services Office (ISO) standard property and casualty insurance policies and endorsements. Each insurance policy clause and endorsement is annotated with jurisdictionally organized summaries of all relevant U.S. appellate court decisions issued since 1978. The case law summaries explain the factual context and the judicial interpretation of the policy clause and note the party that prevailed in the court's decision regarding the litigated issue (insurer, multiple insurers, insured, or third party).

Miller's Standard Insurance Policies Annotated includes the most commonly sold and litigated policies and provides a comprehensive source for insurance case law.

Accessing Miller's Standard Insurance Policies Annotated

To access *Miller's Standard Insurance Policies Annotated*, do either of the following:

- On the All Content tab at the WestlawNext home page, click **Secondary Sources**. At the displayed Secondary Sources page, click **Insurance Law** under *By Topic*.
- Click the **Topics** tab at the home page, then click **Insurance Law**.

Then click **Miller's Standard Insurance Policies Annotated—Policies** under *Tools and Resources* in the right column to display the Miller's Standard Insurance Policies Annotated—Policies page (Figure 1).

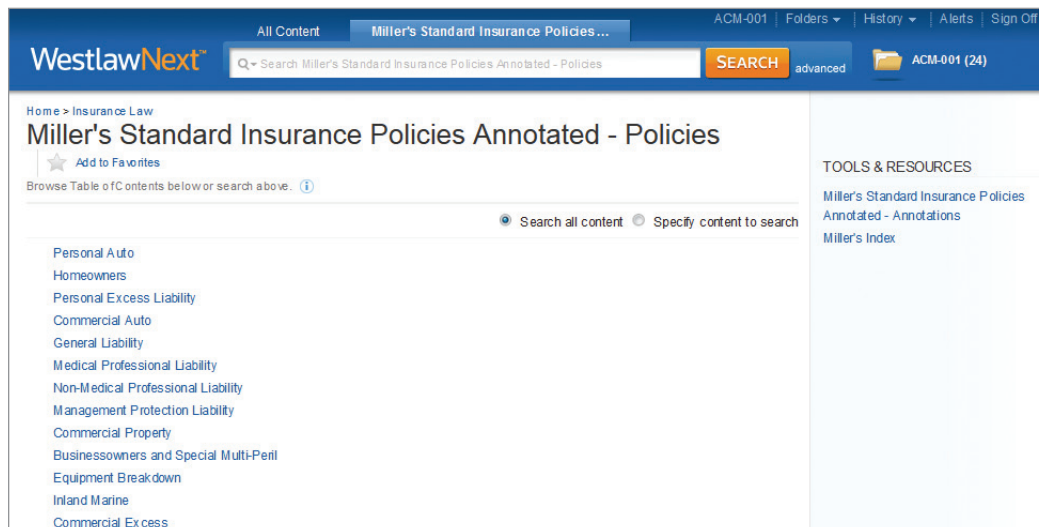


Figure 1. Miller's Standard Insurance Policies Annotated—Policies page

Tip You can also access Miller's Standard Insurance Policies, Annotations or Index by using the auto-suggest feature on WestlawNext. In the global search box on the homepage begin typing Miller's Standard Insurance Policies, then click **Miller's Standard Insurance Policies** in the drop down box.



Searching Miller's Standard Insurance Policies Annotated–Policies

At the Miller's Standard Insurance Policies Annotated–Policies page, you can browse the displayed table of contents to retrieve a specific insurance form or clause. You can also run a search at the top of the page.

Browsing the Table of Contents

You can use the table of contents to retrieve a specific insurance form or clause. Browse the table of contents by clicking the links. To view a specific document, click its title. For example, to see a personal auto policy, click **Personal Auto** in the table of contents, then click **Personal Auto Policy** (Figure 2). A personal auto policy is displayed (Figure 3).

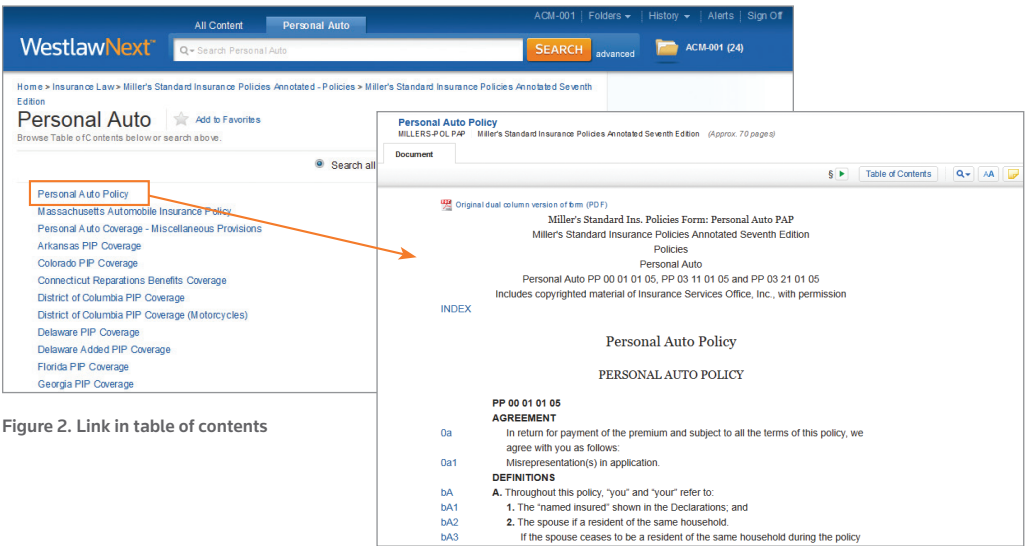


Figure 2. Link in table of contents

Figure 3. Personal auto policy

Running a Search

To run a search at the Miller's Standard Insurance Policies Annotated–Policies page, type a search, e.g., **definition of family member**, in the tabbed search box at the top of the page and click **Search** (Figure 4).

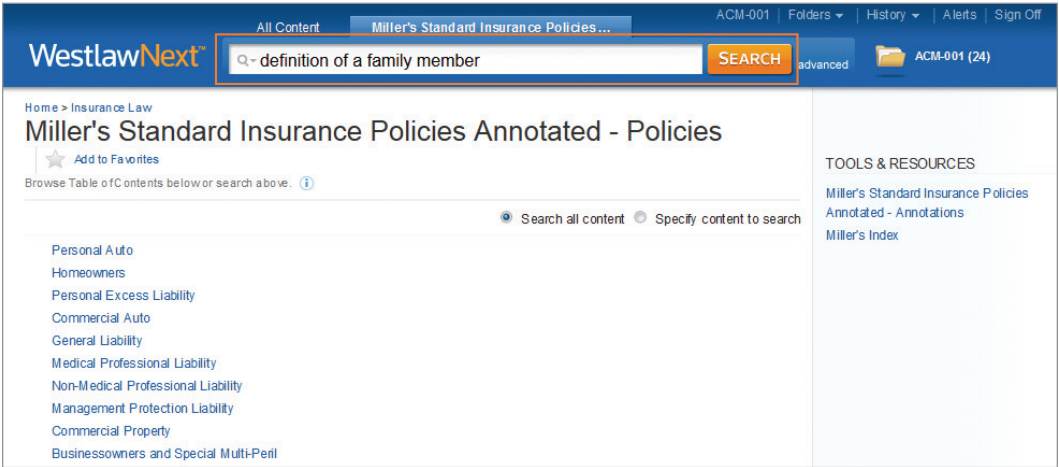


Figure 4. Search at Miller's Standard Insurance Policies Annotated–Policies page

Viewing Miller's Standard Insurance Policies Annotated—Annotations

Your retrieved documents contain ISO standard language as well as links to annotations, which are summaries of court decisions interpreting the language. To view annotations, simply click the link next to a relevant clause in a document (Figure 5). Links to annotations are active only if cases interpreting the language are available. The ability to focus on available cases can save you hours of research time.

Figure 5. Link to annotations of court decisions

Figure 6. Annotations

Annotations are organized by coded sections within each ISO standard policy or endorsement (Figure 6). The policy language that is interpreted by the decisions in the annotation document is displayed at the top of the document.

Within each document, the annotations are arranged by jurisdiction (in reverse chronological order within each jurisdiction). Each annotation consists of

- the name of and citation to the decision (linked to the full text of the decision on WestlawNext).
- a brief summary of the factual context and outcome of the case. If more than one issue was adjudicated, there will be more than one annotation.
- a notation as to the party that prevailed in the court's decision regarding the issue or policy language being litigated (e.g., *Insurer*, *Insured*, or *Third Party*).
- a notation as to whether the policy being litigated contained standard ISO language (*Non-Standard* or *Standard* or *Assumed Standard*).

The annotation gives you a good indication of whether the case warrants further investigation. If it does, click the link for the decision to retrieve the full text of the case on WestlawNext, including West headnotes, KeyCite® history and citing references, and links to related appellate briefs and trial filings.

Searching Miller's Standard Insurance Policies Annotated-Index

If you aren't starting from a standard form or clause but want to know how courts have interpreted a particular term or phrase in a policy, use Miller's Standard Insurance Policies Annotated-Index. At the Miller's Standard Insurance Policies Annotated-Policies page, click **Miller's Index** under *Tools and Resources* in the right column to display the index (Figure 7). You can also access the index by clicking **Index** at the top of an annotations document.

Browse the index to find the topic, word, or phrase you are researching. Click a form name to retrieve the standard policy or endorsement pertaining to the topic, word, or phrase, or click an annotations link to retrieve summaries of court decisions interpreting the topic, word, or phrase. The index is especially useful when you are looking for annotations that are related to a specific term or phrase but are not directly related to a particular policy provision. For example, annotations involving a conflict of laws issue may be compiled under a general coverage provision.

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Miller's Standard Insurance Policies Annotated - Index

Contains the Topic, Word and Phrase Index for Miller's Standard Insurance Policies Annotated.

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Topic, Word and Phrase	Form	Annotations to Form Section
Abandonment of property by the insured	Businessowners Coverage Form Railroad Protective Liability Coverage Form (2013) Builders Risk Coverage Form Building and Personal Property Coverage Form, and Standard Property Standard Fire Policy, page 2 (165 lines) Equipment Breakdown Protection Coverage Form Standard Flood Insurance Policy Homeowners Form Inland Marine Common Policy Conditions Special Multi-Peril - Policy Conditions and Definitions Watercraft Policy	BOP-1E1 CSRAI-4C5 CPBRE1 CPCOV-G1 CPSF2-148-149 EBCOV-E1a FLOOD-09M HO-1-4-K IMCC-G SMPSP-B12 WORFT-3.1-A
"Abrupt collapse" SEE "Collapse"	Commercial General Liability - Exclusionary Endorsements	CGEX-572
Absolute liquor liability exclusion		
Absolute pollution exclusion SEE Pollution liability exclusion; Pollution exclusion endorsement, total		
Abuse and molestation coverage endorsements, sexual	Commercial General Liability - Miscellaneous Endorsements	CGMIS-801
	Commercial General Liability - Miscellaneous Endorsements	CGMIS-802
	Commercial General Liability - Miscellaneous Endorsements	CGMIS-803
	Commercial General Liability - Miscellaneous Endorsements	CGMIS-804
	Commercial General Liability - Miscellaneous Endorsements	CGMIS-805
	Commercial General Liability - Miscellaneous Endorsements	CGMIS-806
	Commercial General Liability - Miscellaneous Endorsements	CGMIS-807
Abuse arising from "discrimination" as a "wrongful act"	Employment-Related Practices Liability Coverage Form (2013)	GERP-7J9
Abuse limitation endorsement, physical and/or mental	Commercial General Liability - Miscellaneous Endorsements	CGMIS-806
Abuse of process as "personal injury" SEE "Malicious prosecution"		
Abuse or molestation coverage	Lawyers Professional Liability Policy - Claims Made	PFLP1-9A05
Abuse or molestation, exclusion of liability coverage for physical, mental or sexual	Businessowners Coverage Form	BOP-2B1v
	Commercial Auto Exclusionary Endorsements	CAEX-24

Figure 7. Miller's Standard Insurance Policies Annotated-Index

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