

## § 19.3.1 The Different Parts of the Contract

### (b) *Endorsements or Riders*

Endorsements are essentially amendments to the basic insuring agreement which either expand or restrict coverage and likely contain coverage for additional or specialized risks to which the insured is exposed. Examples of endorsements include:

- coverage for additional insureds such as volunteer workers and landlords,
- owners, lessees, or contractors, and
- products or completed work hazard.
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A particularly interesting and important endorsement from the insured's perspective is the "consent to settle endorsement." This endorsement significantly alters the insurer's general right set forth in the policy to settle a claim without the permission of the insured and severely limits the scope of the insurer's duty to defend in the event an insured rejects a settlement. See § 19.4.9, Insured's Consent to Settle. Endorsements may also specifically delete exclusions contained in the insuring agreement (see § 19.3.1(c), Exclusions and Exceptions, below), and thus expand coverage under the policy purchased by a municipality.

#### **Practice Note**

One of the endorsements that is becoming popular of late is the endorsement eliminating policy exclusions for certain employment related injuries. This reflects an increasing occurrence of these sorts of claims.