

Punitive Damages: Are You Covered?

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If you are like most businesses, you probably have no experience with punitive damages, other than reading about them in the newspaper. But whatever service or product your business provides – from manufacturing, to construction, to medical services, to retail sales – you are at risk of something going wrong and being sued for punitive damages.

Imagine if this nightmare were to come true and your business was hit with a potentially devastating damage award in the millions or even tens of millions of dollars. Would your company be insured? You might be surprised to learn that your current general liability policy – based on forms drafted by the insurance industry – may not cover punitive damages, forcing your company to pay for such an award out of its own pocket. But don't be discouraged: there are numerous things you can do to modify your policies to maximize the odds of coverage. Read about this important issue [here](#).

Questions About Maximizing Coverage

If you have questions about punitive damage coverage or any other insurance-related topic, please contact Joe Kuiper, chair of the Insurance Practice Group at Warner Norcross & Judd (jkuiper@wnj.com or 616.752.2481) or any other member of the group.