



## *Reuters Legal News, "Be mindful of boilerplate language in insurance policies," article by Kaufman Dolowich Partners Michael Zigelman & Eric Stern, and Chris Weiss, Esq., Coaction Specialty Insurance Group, 3-14-2024*

*It is well understood that insurance practitioners must be cognizant of the impact and interplay of every word, term and condition of insurance policies. It is also important to account for the fact that, while courts will typically not go out of their way to find policy ambiguities where none exist, even the most common and boilerplate form language may be brought into issue in insurance coverage litigation.*

*Recently, the Insurance Services Office, Inc. (ISO) standard policy form language — "ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED" — which is contained (or language substantially similar to it) at the bottom of most, if not all, ISO-based policy endorsements, has been the subject of litigation as to the "ambiguousness" of that language. This article will explore the history of this standard form language and the current issues surrounding it in litigation.*

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*This article was first published on Reuters Legal News and Westlaw Today on March 14, 2024 and is shared with permission.*