



# Insurance Requirements in Contracts

Manual Update and  
Current Topics  
January 15, 2026

# v.2026 Update

## What's Changed?



- › Updated Cyber Exhibit
- › Updated Airport Exhibit
- › Notes on Contractor's Builder's Risk
- › Updated Marine Exposure Exhibit
- › Notes on "fake" Additional Insured endorsements

# Cyber Risks

## Other Topics



- Emphasis on Artificial Intelligence
  - Exclusions appearing for generative AI
  - Lawyer using ChatGPT to write briefs
  - Discrimination in hiring
  - Customer-facing chatbots providing incorrect information
- These are not Tech E&O exposures.
- Other minor language updates

# Aviation Risks

## Other Topics



## Updated Airport Exhibit

- Fixed Base Operators (FBO's)
- Non-aviation leases of hangars

# Contractor's Builder's Risk

Other Topics



## Potential gaps in course of construction coverage

- Situations arise where contractor is to provide Builder's Risk coverage
  - Contractor takes position that project is done, wants to lapse coverage
  - Entity cannot yet take occupancy, checklist to be completed
  - Entity's property insurance won't add to coverage without certificate of occupancy
    - Potential gap in coverage

# Marine Exposures

## Other Topics



## Marine Chapter Update

- Coverage guidelines added for Marine Exposure
  - Incl Longshore and Harbor Workers Compensation Act
  - Maritime Employers Liability
  - Protection & Indemnity Liability
  - Outer Continental Shelf Lands Act
  - Hill Insurance
- Exhibit updated to be more “copy-pastable”

# “Fake” AI

## Other Topics



## Custom Non-ISO Additional Insured Endts

- Walk and talk like ISO
- Have ISO style formatting and form number formats
- Actually custom and far more restrictive in the coverage allotted

# Questions?

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