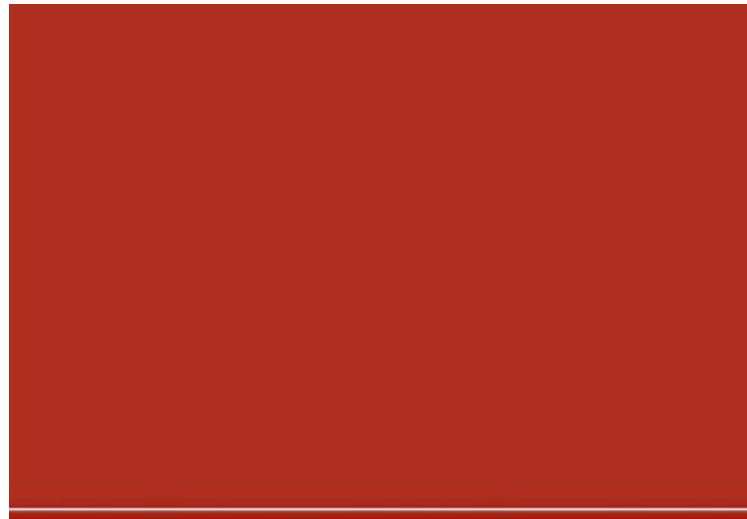


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At its most fundamental nature, the purpose of additional insured coverage is to protect the additional insured from claims of vicarious liability, that is, liability based entirely on the relationship between two insureds, as opposed to any active negligence on the part of the additional insured. The Handbook on Additional Insureds serves as that resource by addressing all aspects practitioners are faced with when dealing with this complex coverage.

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