

## Insurance Coverage Alert - September 2016

September 25, 2016

### HIDDEN IN PLAIN SIGHT: NEW YORK HOLDING ON PHRASE IN ADDITIONAL INSURED ENDORSEMENT RESULTS IN FAILED CONSTRUCTION PROJECT RISK TRANSFER

The New York Appellate Division, First Department held in *Gilbane Building Co. v. St. Paul Fire & Marine Ins. Co.*, et al., \_\_\_ N.Y.S.3d \_\_\_, 2016 WL 4837454 (1st Dep't, Sept. 15, 2016) that only those parties that had directly contracted with the named insured qualified as additional insureds under the policy language at issue.