

Insurance Didn't Cover Injury to Manager by Worker



A scrap metal business manager was run over by a crane operated by a worker, severing his right leg. He sued the company and worker for his injury. The company asked its commercial insurance company to defend it in the lawsuit, but the insurer refused, arguing that the injury wasn't covered by the policy. The court agreed. So the company appealed. The appeals court dismissed the lawsuit. The company's commercial general liability policy excluded injuries to employees, which included workers as well as executive officers such as the manager [*Sam's Auto Wrecking Co. v. Lombard General Insurance Co. of Canada*, [2013] O.J. No. 1413, March 28, 2013].