2026 EDITION
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AI Exclusion Checklist

12 policy-wording questions to ask before you renew

Artificial intelligence is reshaping risk management, and insurers are removing AI coverage from standard policies, often without direct notice to policyholders. Use this checklist to spot exclusion risk before renewal.

Q1

Does your CGL policy exclude bodily injury or property damage caused by generative AI?

Standard ISO forms (CG 40 47) exclude claims from AI-generated content or tools. Confirm no such exclusion exists, or get the exact wording.

Q2

Is AI-related damage excluded under your products/completed operations coverage?

ISO's CG 35 08 endorsement removes protection for AI-related claims after delivery. Verify whether your policy includes this exclusion.

Q3

Does your D&O or E&O policy exclude any AI-related claims?

WR Berkley's broad exclusion bars coverage for "actual or alleged use" of AI. Similar wording can leave nearly all AI activity uncovered.

Q4

Has your carrier sought approval for an AI exclusion on general liability?

Chubb, Travelers and Berkshire Hathaway have sought state approval to exclude AI from GL; ask your broker which endorsements apply.

Q5

Are carrier-specific AI exclusions appearing on your policy?

WR Berkley, Chubb, Travelers and Berkshire Hathaway are four carriers confirmed to have sought AI exclusion wording. Confirm if yours is among them.

Q6

Does your policy exclude AI-driven professional services?

Lawyers' professional liability policies now carry manuscript exclusions. Review underwriter questions on AI use and governance.

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Q7

Are there state-specific AI exclusions in your policy?

Exclusion endorsements are filed state by state, so the same carrier can exclude AI in one state and not another. Ask which states are approved.

Q8

Does your policy exclude AI-related cyber claims?

Some insurers treat AI as a standalone risk and remove it from cyber coverage. Check whether AI-generated breaches are excluded.

Q9

Are there exclusions for AI training or development?

WR Berkley's D&O exclusion applies to "development" of AI. Ensure your policy does not bar claims from AI research or testing.

Q10

Does your policy exclude third-party AI vendor risks?

If vendors supply AI tools that cause harm, some policies deny coverage. Confirm whether your insurer excludes vendor-provided AI.

Q11

Are there exclusions for AI-generated intellectual property disputes?

AI tools creating copyrighted material may trigger exclusions. Verify whether your policy bars IP claims from AI outputs.

Q12

Does your insurer require AI governance documentation?

Professional lines now request proof of AI policies. If underwriters demand this, your coverage may hinge on compliance.

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