

The Key Limits to Nixon's Insurance

New York

Former President Richard Nixon's insurance company says it will not cover any damages he might be ordered to pay in several lawsuits pending against him.

Edward O. Sullivan, of Bronxville, N.Y., who sold Nixon several policies underwritten by the Great American Insurance Co., said Thursday that he had sought Nixon's approval for a review of the coverage.

The question was prompted, Sullivan said in a telephone interview, by four lawsuits naming Nixon as a defendant. Three of the suits seek damages as a result of allegedly illegal wiretaps made while he was president.

The fourth was filed by columnist Jack Anderson, who seeks damages from the former President for alleged harassment and surveillance.

Sullivan said he suggested the insurance company be asked whether its policies would cover any damages awarded as a result of the suit.

"Go ahead," Sullivan quoted Nixon's response, "If you think it covers, go ahead."

"It was just casual," Sullivan said, recalling his conversation with the former president. "I didn't know if it was on his mind. I couldn't tell from 3000 miles away."

According to the New York Times, the company told the former President in a letter that none of the policies gave coverage for conspiracy, one of the allegations in several of the suits.

The company also said any claim would be rejected because two of the policies did not cover personal injury claims, sections of two others excluded business-related claims and acts "committed by or at the direction of the insured with the intent to cause personal injury or property damage."

Great American also said its policies required the insured to notify the company when an act occurred that could lead to liability.

The policies were described by Sullivan as routine homeowners policies and two "umbrella" policies.

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