

INSURANCE ACT 2015: SHIFTING THE BALANCE

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Legal Briefings - By **Tony Dempster, Partner, Sarah Irons, Professional support lawyer and Lachlan Harrison-Smith, Senior associate**

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Tony Dempster, Sarah Irons and Lachlan Harrison-Smith of Herbert Smith Freehills LLP explain how organisations can take advantage of major changes to UK insurance law brought about by the Insurance Act 2015.

For the past 18 months, insurance lawyers, brokers and industry leaders have been urging insurance buyers to get ready for the imminent arrival of the biggest change to hit UK insurance law in over 100 years. Now that the change is here, corporate counsel need to ensure that their organisations are ready.

On 12 August 2016, the Insurance Act 2015 (2015 Act) came into force, bringing with it significant changes to pre-contractual disclosure for insurance policies and a range of other changes that shift the balance in favour of insureds. Even if an organisation has not been paying close attention to these developments, there is still time to take steps to take advantage of the beneficial changes under the new regime and minimise the chance of claims disputes.

This article outlines the key features of the new regime for corporate policyholders.

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KEY CONTACTS

If you have any questions, or would like to know how this might affect your business, phone, or email these key contacts.



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