

POLICYHOLDER INSURANCE HIGHLIGHTS 2015

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Legal Briefings - By **Mark Darwin, Peter Holloway**

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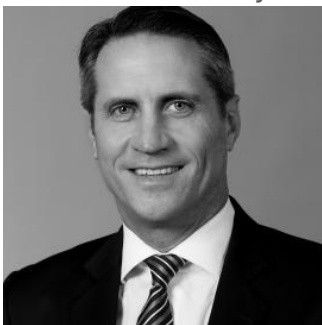


The topics covered include

- Fair presentation of the risk required before insurers will be found to have waived duty of disclosure,
- Imperfect pre-policy disclosure is not necessarily fatal to a claim,
- Underwriting guidelines critical to declining a claim for non-disclosure,
- Understand how standard exclusions might impact your particular circumstances,
- High bar for insurers seeking to avoid coverage for failure to take reasonable precautions,
- Insurer's duty of utmost good faith limited by the policy coverage,
- There is no automatic need to pay a claim before the insurer is obliged to indemnify,
- Make sure D&O defence costs are not eroded by earlier claims,
- 'Moral' or character risks of policyholder can be relevant to risk,
- Directors are likely to be non-executive directors unless management authority is conferred, and
- Insurance cover for liability arising from cyber attacks.

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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