



POLICYHOLDER INSURANCE HIGHLIGHTS 2019

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Guides – By **Mark Darwin, Guy Narburgh and Peter Holloway**

Read our assessment of the key lessons for insurance policyholders based on last year's top cases and market developments.



This unique publication focuses on business implications and learnings for insurance policyholders, including:

- **The insurance market continues to harden:** as renewal negotiations with insurers get more difficult, seek to maintain broad coverage in your existing policy wording which covers the risks most relevant to your business.
- **Take the appropriate advice early in a claim situation:** insurers will be doing the same, and missteps at an early stage may result in delay and/or reduced recovery. Don't assume that claims which look hard should not be pressed until you have taken advice - the cases show that many policyholders have won against the odds.
- **Keep an eye on developments in risk:** it remains important to continually assess your needs for insurance covering emerging risks such as cyber, as well as shifts in well-established risks such as class-actions and exposure to regulators.

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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.



MARK DARWIN
PARTNER, BRISBANE

+61 7 3258 6632
Mark.Darwin@hsf.com



PETER HOLLOWAY
PARTNER,
MELBOURNE

+61 3 9288 1693
Peter.Holloway@hsf.com



GUY NARBURGH
SPECIAL COUNSEL,
SYDNEY

+61 2 9322 4473
Guy.Narburgh@hsf.com

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