

# **INSURANCE LAW – THE INSURANCE CONTRACT**

### **Course Description**

This course will provide delegates with a detailed analysis of the law relating to the creation of an insurance contract and its terms.

### **Target Audience**

The training will be of value to anyone involved in insurance, in particular, underwriters, claims handlers, and insurance lawyers. The course will be of particular interest to anyone taking the CII's Diploma course – Insurance Law

# **Course Objectives**

On completion of the course delegates will be aware of the legal aspects of insurance contracts including:

- the Insurance Act 2015
- the obligations of the parties when entering the contract
- the types of condition applying to insurance contracts
- warranties
- how insurance contracts are construed.

# **Course Format**

An interactive presentation including discussion, case studies and exercises based on examples and case law.

#### **Course Content**

#### **Creating the Contract**

- Duty to make a fair presentation of risk
- Materiality and inducement
- Remedies for breach of the duty
- An analysis of relevant case law

#### **Construction of the Contract**

- The rules of construction
- Ambiguous terms

#### **Conditions**

- Conditions precedent to the contract
- Conditions precedent to liability
- Innominate terms

# Warranties

- Creating a warranty
- Remedies for breach of warranty

### The Agent's Role

- Insurance brokers
- Underwriting agencies

### Presented by Tony Gregory BA(Hons) Dip Mgmt FCII RPLU CPCU

Tony Gregory is Managing Director of Insurance Market Conferences. He had many years experience in the London Market underwriting Liability and Professional Indemnity business, before establishing IMC. He is a Fellow of the Chartered Insurance Institute and a Vice-President of the Insurance Institute of London. He holds the Registered Professional Liability Underwriter designation of the Professional Liability Underwriting Society (US) and the Chartered Property Casualty Underwriter designation. He holds a Postgraduate Diploma in Laws from the University of London. He was the leader of the Insurance Institute of London's Research Groups on *Professional Indemnity Insurance* (First Edition) and of *Liability and Accident Compensation*. He was a founder member of the Liability Underwriters Group. He lectures and provides training in a range of insurance topics in the London market and worldwide and for academic institutions including the University of Cardiff, the University of Bath and Florida State University.

**Duration** 1 day

Date 3<sup>rd</sup> November 2020

**Time** 9.30 am - 4.30 pm

**Venue** Online using Zoom

Fee £100.00 + VAT

In-House Fee £750.00 + VAT for up to 12 delegates

**Bookings** To reserve a place on this course please contact Tony Gregory

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