

Monthly insurance policy wording update

The Word, July 2022

11 July 2022

Welcome to this month's edition of *The Word*, our monthly digest of insurance happenings around the world from Browne Jacobson's insurance policy drafting and distribution specialists.

This month we take a deep dive into double insurance, detailing the key considerations for insurers. Stemming from recent caselaw developments, in this edition we provide further insight into the importance of clear policy terms, fair presentation of risk and pre- inception enquiries considering the discretion afforded to the Human Rights Act limitation period. We also take a look at core legislative changes that amend an insurer's duty to defend alongside the topical issue of cyber attacks on insurers.

We hope you find this edition of *The Word* current and noteworthy. Please do not hesitate to contact the team if you would like any further information about any of the issues covered in this edition, or more generally in relation to policy wordings.

Contents

<u>Premises liability – the importance of clear terms</u>	→
<u>Multifactor authentication – pre-inception misrepresentation</u>	→
<u>Double insurance – how good is your protection?</u>	→
<u>Québec government adopts new legislation amending insurers' duty to defend</u>	→
<u>The physical consequences of cyber attacks</u>	→
<u>Limitation under the Human Rights Act</u>	→

Key contact

Tim Johnson

Partner

tim.johnson@brownejacobson.com

+44 (0)115 976 6557