

Monthly insurance policy wording update

The Word, February 2025

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For our February edition of *The Word* we cover a range of topics of interest from across the insurance sector.

In light of recent events, we take a look at the [LA wildfires](#) and the implications of this for the insurance industry. We also consider what lessons insurers can learn from the [Buildings Insurance Survey](#).

We also consider the impact of two recent decisions; firstly the decision in [Clarendon Dental Spa LLP](#), which provides useful insights into the impact of questions asked by insurers pre-inception; and secondly the decision in [Hansen Yuncken v Hollard](#), which highlights the consequences of unclear policy terms.

Finally, we explore the recent [Coca-Cola product recall](#) and the importance of product recall coverage, and the proposal by TfL to introduce compulsory [pedicab licencing and insurance](#).

We hope you find this edition informative and insightful. For more useful insights, you may also want to take a look at our recent [Insurance Insights publication](#).

Tim

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