

Monthly insurance policy wording update

## The Word, June 2024

27 June 2024

Welcome to June's edition of *The Word*, where we bring recent news and insight from the insurance sector.

In this month's edition we consider 2 recent cases in relation to motor and professional indemnity policies. These consider whether a registered driver permitted uninsured driving, in *Aviva Insurance Ltd v McCoist*, and the enforceability of dishonesty exclusions and aggregation clauses, in *Axis Specialty Europe SE v Discovery Land Co LLC*.

In legislative developments, we take a look at the passing of the Automated Vehicles Act 2024 and new updates concerning the Draft Terrorism (Protection of premises) Bill and what they mean for insurers.

Finally, we examine current insurance proposal forms and their effectiveness in obtaining information insurers may require about tobacco and nicotine use, together with a consideration of the potential unintended consequences of using increasingly targeted marketing of insurance products.

We hope you find the edition an informative read.

Tim

## Contents

[Artificial intelligence in insurance: Targeted marketing as a quasi-underwriting function](#)

[Uninsured driving: The road to liability for insurers and third parties](#)

[Court of Appeal upholds decision on professional indemnity policy exclusions in insurer's appeal](#)

[What does the draft terrorism \(Protection of premises\) bill \(Martyn's Law\) mean for insurers?](#)

[Tobacco and snus use – are insurers asking the right questions?](#)

[Changing lanes: Automated Vehicles Act 2024 becomes law](#)

## Related expertise

Coverage disputes and policy interpretation

Policy drafting and distribution

## Key contact

Tim Johnson

Partner

[tim.johnson@brownejacobson.com](mailto:tim.johnson@brownejacobson.com)

+44 (0)115 976 6557