

# Al Mana Lifestyle Trading L.L.C. & Others v United Fidelity Insurance Company PSC & Others [2023] EWCA Civ 61 – Update

08 December 2023

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Overtaking the first instance decision, the Court of Appeal (by majority) held that the wording of an applicable law and jurisdiction clause contained within a suite of multi-risk insurance policies provided for the exclusive jurisdiction of the country in which the policy was issued, with the provision for the jurisdiction of England and Wales as a fall-back.

LJ Andrews dissenting agreed with the earlier finding of the Commercial Court that they should be construed as alternative options.

On 24 July 2023, the claimants were refused permission to appeal to the Supreme Court as the application did not raise an arguable point of law or a point of law of general public importance.

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