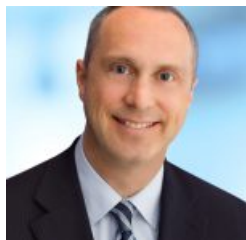


INSURANCE LAW



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An insurer's reputation for fairness and competence may be its most valuable asset. Harper Grey lawyers have protected the reputations of insurers and their insured since the firm was founded in 1907.

Our insurance lawyers work with clients to resolve claims with the best interests of their insureds and organizations in mind.

We serve regional, national and multinational insurers. We represent major self-insured businesses, working with their insurance partners to resolve claims. We also work with professional associations to develop and defend errors and omissions and risk-management programs.

We are conscious of an insurer's relationship with its insureds. Harper Grey respects your budgets, service requirements and the accountability structures within your organization. Our clients can benefit from value-added services such as in-house education, unbilled advice and departmental structure reviews.

The services we provide include:

- Representation in meetings, negotiations, mediations, arbitrations, hearings and court proceedings. Our lawyers have appeared at every level of court including the Supreme Court of Canada.
- Working with claims executives, managers, examiners, adjusters and other insurance professionals to determine risk and resolution procedures.
- Developing risk management programs.
- Determining legal budgets, litigation plans and reporting structures.
- Institutional clients benefit from designated team leaders and team members at a variety of levels.
- Audits and reviews of all aspects of our client service to insurance companies and institutions for whom we perform large volumes of work.
- Subscriptions to our complimentary monthly Insurance Law Update e-newsletter, which is also published in a longer format on Quicklaw.

Did you know that Harper Grey publishes the Canadian Insurance Law Blog? Stay current with new case law and emerging issues – read more [here](#).

SERVICES

- Bodily injuries.
- Commercial general liability.
- Commercial lines products - construction deficiencies, property loss, business interruption, products liability.
- Complex, multi-party claims.

- Criminal acts.
- Directors and officers liability.
- Environmental contamination.
- Errors and omissions.
- Occupiers liability.
- Personal lines products - property loss, motor vehicle liability, social host liability, defamation.
- Professional liability.
- Reinsurance.
- Subrogated matters such as geographic torts.
- Transportation related claims including aviation and marine cargo and equipment damage.

TYPICAL SITUATIONS

- A landslide caused by a winter storm destroys five houses on one block located below a steep embankment. It also destroys a partially built house just above the block.
- A teenager is caught vandalising a commercial property adjacent to his home. The property owner sues his parents for damages.
- A hotel guest slips and falls in a bathtub, sustaining a concussion and serious spinal injuries. The hotel has recently signed a contract with a new cleaning supply company. Other guests have complained about the slippery tubs on a popular hotel rating website, but not directly to hotel management.

REPRESENTATIVE WORK

- Appearing twice before the Supreme Court of Canada to address the deductibility of collateral benefits paid to tort victims.
- Appearing in the BC Supreme Court in *Swagger Construction v. ING Insurance Canada*, the leading case regarding construction deficiency claims.
- Organizing a subrogated claim resulting from a power surge that prompted 200 property damage claims from a residential neighbourhood.
- Extracting a client from lengthy and expensive litigation relating to the failure of a key component in a helicopter that crashed.
- Managing all professional liability claims for a provincial organization of home inspectors. We developed the errors and omissions program for this organization. It is now used throughout Canada.
- Handling the majority of occupiers liability claims from one of the largest grocery store chains in the province.
- Defending an insurer in an action against them by an insured who was alleged to have made misrepresentations in the application for insurance and renewal of that insurance. The insured had been sued in California for \$250 million and sued the insurer who had denied defence and indemnity to the insured as a result of the misrepresentations.
- Addressing the issue of the vicarious liability of an insurer for the intentional and wrongful acts of its agents.

RECOGNITIONS

Guy Brown, QC recognized as Vancouver Insurance Law 'Lawyer of the Year,' 2020

Harper Grey recognized as a "Leading Firm" in the area of Litigation - Commercial Insurance (Repeatedly Recommended) by Canadian Legal Lexpert Directory®, 2015-2020

Harper Grey recognized as a "Leading Law Firm" regionally in the area of Dispute Resolution by Chambers Canada®, 2017-2020

29 Harper Grey lawyers recognized across 19 specialty areas by Best Lawyers® in Canada, 2020

19 Harper Grey lawyers recognized as "Leading Practitioners" by Canadian Legal Lexpert Directory®, 2020

24 Harper Grey lawyers recognized for litigation expertise by Benchmark Canada®, 2020

Harper Grey receives highest firm ranking as a "Highly Recommended" local litigation law firm in British Columbia from Benchmark Canada® 2014-2020

Kim Yee receives prestigious Lexpert® 2016 Rising Stars Award honoring Canada's Leading Lawyers Under 40

Martindale Hubbell® recognizes 13 Harper Grey lawyers across 27 practice areas

Harper Grey receives the TAGLaw Membership Award of Distinction acknowledging 15 years of outstanding service

Jennifer Woznesensky receives prestigious Lexpert® 2014 Rising Stars Award honoring Canada's Leading Lawyers Under 40

Harper Grey recognized as a Top 10 Regional Firm in British Columbia, Alberta and the Territories by Canadian Lawyer Magazine, 2012 and 2014

COMMENTARIES

"The Harper Grey team is a well-oiled machine. All the lawyers I deal with are well-trained and hardworking. They communicate well and are always available for questions."

— *Benchmark Canada® 2020*

"Incredibly strong skill set, knowledge of litigation and strategic, and keen ability to solve problems."

— *Benchmark Canada® 2020*

"We trust and value Mr. Trevethan's work with our association."

— *Benchmark Canada® 2019*

"These lawyers are all subject matter experts, and leader in their field, whose knowledge and skill are matched by their excellent client service."

— *Benchmark Canada® 2019*

"This team has provided outstanding legal service. They are prompt, responsive, and communicative. They are strong strategists and provide well researched, experienced legal advice. We work with many firms, and Harper Grey stands out. One member of the team remembers every interaction, memo, pleading and document. They understand a very complicated file and address it with ease and candor. We very much appreciate their strong advocacy."

— *Benchmark Canada® 2019*

“The firm is top notch. They have many lawyers specialized in medical defense work who are highly skilled in their legal acumen and practice management, but who also recognize the importance of carrying out their work in a practical, results-oriented manner. They actively look for ways to more efficiently partner with their clients for effective management of the work, while at the same time not weakening their excellent service delivery, their responsiveness, or their effectiveness in the work.”

— *Benchmark Canada@ 2019*

“The firm’s lawyers are principled and have deep integrity. Their work is thorough and of consistent high quality.”

— *Benchmark Canada@ 2019*

“They are careful in their opinions and remain objective. They understand our tolerance for risk and our objectives as an insurer, from good faith handling to reputation.”

— *Benchmark Canada@ 2018*

“They dominate in medical practice, insurance, and product liability, and even have more specialties like bankruptcy, aviation, defamation, securities, even environmental.”

— *Benchmark Canada@ 2018*

“They are a top insurance firm with expertise on our wordings, and they look for ways to resolve issues in conjunction with litigation, such as mediation and arbitration.”

— *Benchmark Canada@ 2018*

“Excellent response time, good talent from junior and intermediate to senior levels and reasonable service costs.”

— *Benchmark Canada@ 2018*

“They are careful in their opinions and remain objective. They understand our tolerance for risk and our objectives as an insurer, from good faith handling to reputation.”

— *Benchmark Canada@ 2018*

“[They are a] top insurance firm with expertise on our wordings, and they look for ways to resolve issues in conjunction with litigation, such as mediation and arbitration.”

— *Benchmark Canada@ 2018*

“Excellent response time, good talent from junior and intermediate to senior levels, and reasonable service costs.”

— *Benchmark Canada@ 2018*

“Harper Grey’s celebrated insurance capacity is brimming with regionally and nationally recognized talent, such as Jonathan Meadows and Nigel Trevethan.”

— *Benchmark Canada@ 2015*

“They exceeded all my expectations. I am very satisfied with their work and very happy to recommend them.”

— *Chambers Canada@ 2017*

“Harper Grey is one of the best firms in Vancouver. They have excellent service, knowledge and their cost structure is excellent.”

— *Benchmark Canada@ 2017*

“A Vancouver staple, Harper Grey is perhaps the most BC-centric of the “highly recommended” firms, owing largely to the firm’s bench strength in several key areas.”

— *Benchmark Canada@ 2018*

“Every day it seems like I am dealing with someone at Harper Grey, and I always find them professional, courteous and effective.”

— *Benchmark Canada@ 2017*

“Harper Grey has niches, and in those niches they are the best of the best.”

— *Benchmark Canada@ 2017*

“They are historically known more for insurance but there’s a lot more there than meets the eye.”

— *Benchmark Canada@ 2015*

“Harper Grey is primarily championed for its insurance capacity, which is said to ‘rival that of anyone else’s in Vancouver’ as well as its aviation niche.”

— *Benchmark Canada@ 2012*

“The firm has real quality people, and they’ve put three people on the bench there in six years.”

— *Benchmark Canada@ 2015*

“Harper Grey lawyers are ‘dedicated to their clients and focused on finding and implementing practical solutions for them. The lawyers are prompt, intelligent and insightful, and provide a high level of customer service’.”

— *2012 Canadian Lawyer Magazine Embracing Regionalism - Canadian Lawyer’s Top 10 firms from B.C., Alberta, and the Territories are in the Sweet Spot Right Now, October 1, 2012*

“A lawyer who refers work to Harper Grey wrote it has ‘great service, a breadth of practice and I have never received a negative comment from referrals to the firm.’”

— *2014 Canadian Lawyer Magazine Stronger than Ever - Top Western & Northern Firms, September 1, 2014*

“Harper Grey is a trial lawyer’s firm, and they’ve got a big deep bench of well-trained litigators.”

— *Benchmark Canada@ 2017*

“Harper Grey has a stellar pedigree as a litigation firm, and they’ve put a ton of people on the bench”, observes one peer.”

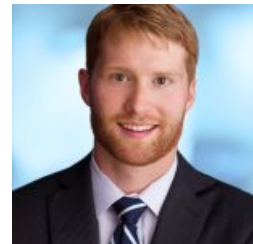
LAWYERS



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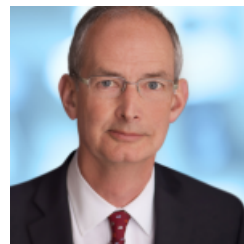
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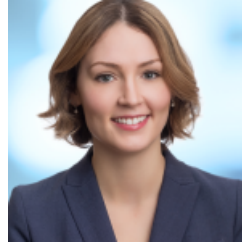
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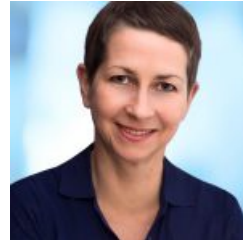
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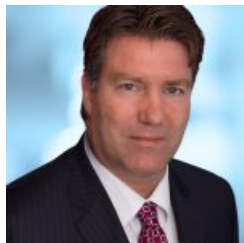
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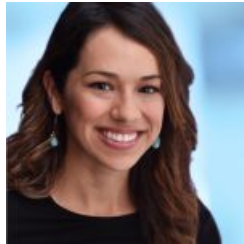


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SELECT ARTICLES + PUBLICATIONS

Case Summary authored by Guy Brown, QC and Emilie LeDuc picked up by Take Five BC Edition

Published in: Take Five Newsletter

Written by: Emilie LeDuc, Guy P. Brown, QC*

Case Summary authored by Erika Decker re-published in Canadian Journal of Insurance Law

Published in: Canadian Journal of Insurance Law

Written by: Erika Decker

Case Summary authored by Dominic Wan re-published in Canadian Journal of Insurance Law

Published in: Canadian Journal of Insurance Law

Written by: Dominic Wan

Case Summary by Michael Robinson re-published in QuickScribe Reporter

Published in: Quickscribe Reporter

Written by: Michael J. Robinson

Steven Abramson interviewed by Canadian Lawyer Magazine regarding BC Court of Appeal Case

Written by: Steven Abramson*

Case Summary authored by Joe Antifaev re-published in Canadian Journal of Insurance Law

Published in: Canadian Journal of Insurance Law

Written by: Joe Antifaev

“Case Summary: Ski Ticket Waiver of Liability not Effective Without Reasonable Notice Before Purchase of Ticket” Re-Published by Quickscribe Reporter

Published in: Quickscribe Reporter

Written by: Dominic Wan

“Case Summary: Social Host Parents Not Liable After Boozy Teen Party” Re-Published by Quickscribe Reporter

Published in: Quickscribe Reporter

Written by: Steven Abramson*, Jaeda Lee

Case Summary: Social Host Parents Not Liable After Boozy Teen Party

Published in: Canadian Insurance Law Blog

Written by: Jaeda Lee, Steven Abramson*

Retail Case Update: Are Retailers Required to Guard Against a Visitor’s Own Negligent Inattention?

Published in: Retail Case Update

Written by: Kim J. Yee, Jaeda Lee

Quickscribe Reporter re-publishes Case Summary authored by Joe Antifaev

Published in: Quickscribe Reporter

Written by: Joe Antifaev

Steven Abramson quoted in The Lawyers Daily article

Published in: The Lawyers Daily

Written by: Steven Abramson*

Case Summary authored by Mollie Clark featured in Quickscribe Reporter

Written by: Mollie Clark

SELECT EVENTS + PRESENTATIONS

Jaeda Lee speaks at Kelowna Secondary School Career Fair

Event Date: 05.Nov.20

Presented by: Jaeda Lee

Michael Hewitt and Kim Yee to participate in “Mastering Virtual Discoveries” program presented by The Advocates’ Society

Event date: 17.Nov.20

Presented by: Michael J. Hewitt*, Kim J. Yee

Nigel Trevethan and Lara Zee join panel on “Avoiding and Mitigating Legal Liability for Oral Healthcare Providers during COVID19”

Event date: 20.Apr.20

Presented by: Nigel L. Trevethan*, Lara C. Zee

SELECT NEWS

We're thrilled to announce the addition of Daniel Reid to the Harper Grey Partnership

Related to: Daniel J. Reid - 08.Jan.21

Harper Grey hosts annual Insurance Law Seminar – “Connecting in Uncertain Times”

Related to: Nigel L. Trevethan*, Jennifer R. Woznesensky, Kora Paciorek, Joe Antifaev, Aaron D. Atkinson - 18.Nov.20

Nicola Virk volunteers for CBA BC Women Lawyers Forum Marketing and Communications Committee

Related to: Nicola Virk - 17.Nov.20

Kara Hill volunteers for CBA BC Women Lawyers Forum Marketing and Communications Committee

Related to: Kara L. Hill - 15.Oct.20

Harper Grey receives 51 rankings from Best Lawyers® in Canada 2021

Related to: Steven Abramson*, Owais Ahmed*, H. Roderick Anderson*, Bryan G. Baynham, QC, Richard E. Bereti*, Salman Y. Bhura*, Guy P. Brown, QC*, William S. Clark*, Prentice Durbin*, Cameron B. Elder*, Michael J. Hewitt*, Kimberly J. Jakeman*, Steven G. Lukas*, Maureen L.A. Lundell, QC, William D. MacRae*, Derek Mah*, Jonathan D. Meadows*, David W. Pilley, Una Radoja*, Christopher M. Rusnak, QC*, Raj Samtani*, John P. Sullivan*, W. Sean Taylor, Michael G. Thomas*, Nigel L. Trevethan*, Abigail C.F. Turner*, Adam R. Way, Jennifer R. Woznesensky, Lara C. Zee - 27.Aug.20

Nigel Trevethan recognized by Expert Guides: Insurance & Reinsurance 2020

Related to: Nigel L. Trevethan* - 14.Aug.20

Harper Grey recognized for significant ongoing contributions to WICC BC

Published in: WICC BC Luminary Newsletter August 2020

Related to: Jennifer R. Woznesensky - 04.Aug.20

Sean Foote Re-Elected as Member-At-Large for CBA Young Lawyers – Victoria Section Executive

Related to: Sean T. Foote - 15.Jul.20

Harper Grey recognized by 2020 Canadian Legal Lexpert Directory as a leading law firm in in 5 practice areas in BC

02.Jul.20

Harper Grey Welcomes Six New Associates

Related to: Luke Elliott, Alicia Catalano, Nicola Virk, Aynsley Severide, Neal Parker, Caryna Jiwani - 27.Jun.20

Harper Grey receives Benchmark Canada® 2020 Insurance Law Firm of the Year Award

Related to: Nigel L. Trevethan* - 16.Jun.20

Jonathan Meadows named Insurance Litigator of the Year by Benchmark Canada® 2020

Related to: Jonathan D. Meadows* - 15.Jun.20

Nigel Trevethan joins International Association of Defense Counsel

Related to: Nigel L. Trevethan* - 08.Jun.20

Welcome Nicola Virk, associate with our Commercial Litigation and Insurance Law groups

Related to: Nicola Virk - 27.May.20

We are pleased to welcome new associate, Alicia Catalano

Related to: Alicia Catalano - 27.May.20

2020 Canadian Legal Lexpert Directory Recognizes 19 Harper Grey Lawyers as “Leading Practitioners”

Related to: Steven Abramson*, Joel A. Morris*, H. Roderick Anderson*, Bryan G. Baynham, QC, Richard E. Bereti*, Guy P. Brown, QC*, William S. Clark*, Michael J. Hewitt*, Kimberly J. Jakeman*, Scott J. Marcinkow*, Jonathan D. Meadows*, David W. Pilley, Christopher M. Rusnak, QC*, Raj Samtani*, W. Sean Taylor, Abigail C.F. Turner*, Nigel L. Trevethan*, Jennifer R. Woznesensky, Lara C. Zee - 22.Apr.20

Harper Grey Lawyers Recognized as Litigation Stars by Benchmark Canada® 2020

Related to: H. Roderick Anderson*, Richard E. Bereti*, Salman Y. Bhura*, Guy P. Brown, QC*, William S. Clark*, Michael J. Hewitt*, Kimberly J. Jakeman*, Rose Keith, QC*, Jonathan D. Meadows*, David W. Pilley, Una Radoja*, Christopher M. Rusnak, QC*, Raj Samtani*, John P. Sullivan*, Michael G. Thomas*, Nigel L. Trevethan*, Abigail C.F. Turner*, Jennifer R. Woznesensky, Steven Abramson*, Scott J. Marcinkow*, Joel A. Morris*, Roselle P. Wu, Kim J. Yee - 14.Apr.20

Jonathan Meadows shortlisted for the Benchmark Canada 2020 Insurance Law Lawyer of the Year award

Related to: Jonathan D. Meadows* - 19.Feb.20

Harper Grey shortlisted in two areas for Benchmark 2020 Practice Area Awards

18.Feb.20

Harper Grey shortlisted as BC Law Firm of the Year by Benchmark Canada 2020

14.Feb.20

BC Broker Magazine highlights Harper Grey’s continued WICC Charity efforts

BC Broker Magazine

Related to: Jennifer R. Woznesensky, Jonathan D. Meadows*, Daniel J. Reid, Kora Paciorek, Aaron D. Atkinson - 10.Feb.20

Harper Grey welcomes new associates, Mark McPhee and Joe Antifaev

Related to: Joe Antifaev, Mark McPhee - 10.Jan.20

SELECT NEWSLETTERS + UPDATES

Retail Case Update: Suspension of Civil Jury Trials Extended

Published in: Retail Case Update

Written by: Jaeda Lee, Kim J. Yee

Retail Case Update: COVID-19 and Embracing Change in Litigation

Published in: Retail Case Update

Written by: Kim J. Yee, Jaeda Lee

Case Summary: Don't lose sight of the forest for the trees when considering a duty to defend

Published in: Insurance Law Newsletter - 09.Feb.21

Written by: Mark McPhee

Case Summary: Complementary insurance policies: Auto insurer did not have standing to bring an application against a personal insurer, with respect to a social event & motor vehicle accident claim

Published in: Insurance Law Newsletter - 09.Feb.21

Written by: Erika Decker

Case Summary: Innocent plaintiff denied coverage due to marijuana exclusion clause

Published in: Insurance Law Newsletter - 09.Feb.21

Written by: Erika Decker

Case Summary: Tort settlement does not change entitlement to Part 7 disability benefits

Published In: Insurance Law Newsletter - 12.Jan.21

Written by: Joe Antifaev

Case Summary: Not all bad faith results in punitive damages

Published In: Insurance Law Newsletter - 12.Jan.21

Written by: Joe Antifaev

Case Summary: Insurer who received notice of default judgment against insured nine years after action commenced not required to pay judgment

Published In: Insurance Law Newsletter - 12.Jan.21

Written by: Dominic Wan

Case Summary: Death by drowning precipitated by a cardiac event was excluded from coverage under accidental death insurance policy

Published In: Insurance Law Newsletter - 12.Jan.21

Written by: Dominic Wan

Retail Case Update: COVID-19 - Suspension of Limitation Periods ends on March 25, 2021

Published in: Retail Case Update

Written by: Kim J. Yee, Jaeda Lee

Retail Case Update: COVID-19 - What B.C. Retailers Need to Know about the Suspension of Limitation Periods

Published in: Retail Case Update

Written by: Jaeda Lee, Kim J. Yee

Case Summary: New trial ordered where misrepresentations wrongly considered as omissions

Published In: Insurance Law Newsletter - 08.Dec.20

Written by: Michael J. Robinson

Case Summary: Vehicle owner vicariously liable for accident caused by unknown driver

Published In: Insurance Law Newsletter - 08.Dec.20

Written by: Michael J. Robinson

Case Summary: Duty to defend arising where French version of policy found to provide broader coverage than English version

Published In: Insurance Law Newsletter – 08.Dec.20

Written by: Tricia Milne

Retail Case Update: What Constitutes an Unreasonable Amount of Surveillance?

Published in: Retail Case Update

Written by: Kim J. Yee, Jaeda Lee

Case Summary: Insured driver's failure to take steps to ascertain the negligent driver's identity may have been reasonable

Published In: Insurance Law 10.Nov.20

Written by: Erika Decker

Case Summary: Insured's excessive speed did not constitute a "race" or a "speed test"

Published In: Insurance Law 10.Nov.20

Written by: Erika Decker

Case Summary: No coverage where insured failed to prove smoke damage

Published In: Insurance Law 10.Nov.20

Written by: Erika Decker

Case Summary: What to do when there are two applicable insurance policies?

Published In: Insurance Law 10.Nov.20

Written by: Dionne H. Liu

Case Summary: Seeking coverage as an additional insured when it all goes up in flames

Published In: Insurance Law 10.Nov.20

Written by: Dionne H. Liu

Retail Case Update: What is Fast Track Litigation, and How can Retailers Take Advantage of It?

Published in: Retail Case Update: 26.Oct.20

Written by: Jaeda Lee, Kim J. Yee

Case Summary: 'Till liability do us part: wedding bartender's joint liability results in deduction for underinsured motorist coverage

Published in: Insurance Law Newsletter - 13.Oct.20

Written by: Joe Antifaev

Case Summary: Insurance coverage for a rainy day

Published in: Insurance Law Newsletter - 13.Oct.20

Written by: Joe Antifaev

Case Summary: Policy interpretation drives the bus

Published in: Insurance Law Newsletter - 13.Oct.20

Written by: Joe Antifaev

Case Summary: Insureds who made willfully false statements in Proof of Loss unsuccessful on appeal

Published in: Insurance Law Newsletter - 13.Oct.20

Written by: Dominic Wan

Case Summary: Having your cake but not eating it – how entitlement to future insurance benefits can lead to a big deduction from a trial award

Published in: Insurance Law Newsletter - 13.Oct.20

Written by: Mark McPhee

Case Summary: Consider the words of the claim when contemplating coverage

Published in: Insurance Law Newsletter - 13.Oct.20

Written by: Mark McPhee

Case Summary: First party insurer owes more than crumbs in production facility fire

Published in: Insurance Law Newsletter - 13.Oct.20

Written by: Kora Paciorek

Case Summary: Duty to defend cannot rest on a generic prayer for relief

Published in: Insurance Law Newsletter - 13.Oct.20

Written by: Kora Paciorek

Case Summary: Mixed success on multiple vehicle arson claim motions

Published In: Insurance Law Newsletter – 15.Sep.20

Written by: Michael J. Robinson

Case Summary: Long term disability benefits insurer’s motion for summary judgment dismissed

Published In: Insurance Law Newsletter – 15.Sep.20

Written by: Michael J. Robinson

Case Summary: Household and attendant care expenses must be incurred to be recovered under the Ontario Statutory Accident Benefit Schedule

Published In: Insurance Law Newsletter – 15.Sep.20

Written by: Cameron B. Elder*

Case Summary: CGL provider required to defend claims relating to publication of confidential information notwithstanding data exclusion clauses

Published In: Insurance Law Newsletter – 15.Sep.20

Written by: Cameron B. Elder*

Case Summary: All-risk insurer liable for damage to structural integrity of parkade due to faulty workmanship

Published In: Insurance Law Newsletter – 15.Sep.20

Written by: Cameron B. Elder*

Case Summary: Broker not liable for underinsuring insured’s property

Published In: Insurance Law Newsletter – 15.Sep.20

Written by: Cameron B. Elder*

Case Summary: The policy is the sum of all its parts

Published In: Insurance Law Newsletter – 11.Aug.20

Written by: Dionne H. Liu

Case Summary: Beware of special costs when denying insurance coverage

Published In: Insurance Law Newsletter – 11.Aug.20

Written by: Dionne H. Liu

Case Summary: The court of appeal instructed defence counsel to follow protocols and safeguards when acting for two primary insurers

Published In: Insurance Law Newsletter – 11.Aug.20

Written by: Erika Decker

Case Summary: Error to conflate a master insurance policy for all members with a member's individual certificate of insurance

Published In: Insurance Law Newsletter – 11.Aug.20

Written by: Erika Decker

Case Summary: Errors and omissions policy omits contractual liability

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Written by: Joe Antifaev

Case Summary: Inspect your contracts: limitation of liability upheld

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Case Summary: Insurer owes duty to defend town with a storm sewer in need of repair

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Case Summary: Ski ticket waiver of liability not effective without reasonable notice before purchase of ticket

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Case Summary: While an acid spill may destroy hundreds of vehicles, it does not follow that hundreds of subrogation claims are necessary or desirable

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Written by: Mark McPhee

Case Summary: Insurers – Be sure of the policy terms before denying coverage

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Case Summary: Don't keep your grow-op a secret from your home insurer

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Case Summary: No limits on mitigation of loss coverage

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Case Summary: What not to do when terminating a policy

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Written by: Jaeda Lee

Case Summary: Traveling insureds beware: know the jurisdiction of your policy

Published In: Insurance Law Newsletter – 12.May.20

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Retail Case Update: A Retailer's Duty of Care – Supervision of Independent Contractors

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Case Summary: Don't wait nine years to give your insurer notice of a claim

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Case Summary: It is difficult for an insurer to dispute priority having agreed to accept priority

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Case Summary: Tell your life insurer about your diabetes

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Case Summary: Insurer pays for insured to dispute scope of proposed repairs

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Case Summary: Jumping into back of pick-up sufficient to occupy it

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Case Summary: Coverage excluded due to retroactive date in a claims-made policy

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Case Summary: Court of Appeal overturns motion judge, finding claim for disability benefits is statute barred

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Case summary: A family makes a house a household

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Written by: Joe Antifaev

Case summary: No priority of coverage if there is no coverage

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Written by: Joe Antifaev

Case summary: Drinking, driving, and coverage do not mix

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Retail Case Update: A Retailer's Duty of Care – Sudden Assaults and Foreseeable Risk

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Case Summary: Homeowner insurer under duty to defend insured with road rage

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