

AILA & NIBA YOUNG PROFESSIONALS SEMINAR



# Who is covered? Who is exposed?

# Greg Pynt | Barrister & Mediator

Chaired by:

Rebecca Yain | QBE Insurance (Australia) Limited

Life would be easy for an insurer if it only ever had to cover the person who asks or pays for the insurance. Easy because an insurer prices the risk and settles on the terms and conditions of the policy, in part, by reference to what it knows about that person and their activities. And by a combination of that person's pre-contractual duty of disclosure and their answers to questions asked by the insurer, it gets to know as much as it thinks it needs to know about them to properly price the risk.

But life is not that easy and insurers are regularly asked to cover entities other than the person asking or paying for the insurance. How do insurers do that and what are the issues it throws up?

And that's not all. Insurers are also regularly asked to limit the circumstances in which they can exercise a right of subrogation following their indemnity of the insured against a loss.

How do insurers do that and what are the issues it throws up?

In light of the above, the Seminar will touch on the following topics:

- The parties to an insurance contract and named and noted insureds;
- Principals Indemnity extensions;
- Cross liability clauses;
- Waiver of subrogation clauses;
- Policy indemnity and the 'hold harmless' clauses.

This event is proudly supported by



## Wednesday 19 October 2016

This seminar attracts 1 Substantive Law CPD point, 1 NIBA & 1 ANZIIF

Venue: Parmelia Hilton, 14 Mill, Perth

7:00amREGISTRATION & BREAKFAST\*7:30amINTRODUCTION & PRESENTATION8:45amCONCLUSION

\*Breakfast is included in the registration fee



online registration available at www.aila.com.au



#### WA SEMINAR: WHO IS COVERED?



Wednesday 19 October 2016

#### **REGISTRATION FORM & TAX INVOICE**

#### **REGISTRATION DETAILS**

	Delegates Name, Firm (if different) & Dietary Requirements	AILA & NIBA YP Member \$35.00 Incl GST	YP Non-Member \$45.00 Incl GST
1			
2			
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		Total Incl GST	\$

Firm	
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EFT	Account Name: AILA WA BSB: 033 172 A/C Number: 455 184 Reference: Use the delegate/firm name and event date						

Return to: AILA, PO Box 2011 FOREST HILL VIC 3131 P: 1300 699 140 W: <u>www.aila.com.au</u>

Registration forms to: events@aila.com.au General enquiries: office@aila.com.au

FOR EVENT CANCELLATION AND PRIVACY POLICIES, PLEASE REFER TO THE AILA WEBSITE

### Registration closes: Monday 17 October 2016