



**Who is covered?
Who is exposed?
A close(r)
look at
policy
indemnities**

Presented by:

Greg Pynt

Barrister | Francis Burt Chambers

Chaired by:

Rosena De Freitas

Special Counsel | Hall & Wilcox

Life would be easy for an insurer if it only ever covered the entity that 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 having regard to what it knows about the entity, its activities and its insurance history. And by a combination of the entity's pre-contractual duty of disclosure and its answers to questions asked by the insurer, it gets to know as much about it as the insurer thinks it needs to know to properly price the risk.

But life is not that easy, as insurers regularly cover entities in addition to the entity 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 also regularly limit the circumstances in which they can exercise a right of subrogation following 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;
- Insured v Insured exclusion;
- Cross liability clauses;
Waiver of subrogation clauses;
- Policy indemnity and the 'hold harmless' clauses.

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**Wednesday
15 March 2017**

**Venue:
Parmelia Hilton,
14 Mill Street, Perth**

**7:00am REGISTRATION OPENS
7:30am BREAKFAST,
INTRODUCTION &
PRESENTATION
8:45am CONCLUSION**

*Breakfast is included in the registration fee

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



online registration available at www.aila.com.au



WA SEMINAR:
Who is covered?

AILA

ABN: 81 052 374 713

Wednesday 15 March 2017

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Registration closes: Monday 13 MARCH 2017