EMPOWER DEVELOPMENT

12 QUESTIONS

✓ That an insured peril arose
✓ The amount of the loss

ONUS OF PROOF

PROXIMATE CAUSE

'The active, efficient cause that sets in motion a train of events which brings about a result, without the intervention of any force started and working actively from a new and independent source'

PERILS

✓ Insured perils
✓ Excepted or excluded perils
✓ Uninsured or unnamed perils

'The amount by which the actual settlement exceeds the amount that would have been required to make an acceptable settlement under the policy'

LEAKAGE

LEARNING OUTCOME 1 Understand general principles in the claims handling process

CONSUMER RIGHTS ACT 2015

✓ Plain and intelligible language
✓ Transparent and prominent

POLICY CONDITIONS

Express Conditions
✓ Conditions precedent to the contract
✓ Conditions subsequent to the contract
✓ Conditions precedent to liability (or recovery)

IMPLIED CONDITIONS

IMPLIED DUTIES

DUTIES OF THE INSURED AFTER A LOSS

Express duties
✓ Notify the insurer promptly
✓ Involve the emergency services
✓ Prevent further damage
✓ Give proof and details of loss

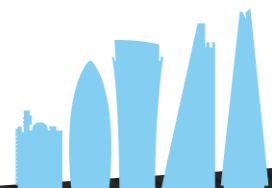**EMPOWER** DEVELOPMENT