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COURSE BROCHURE

Insurance Contract Law and Coverage Disputes Training Course

Insurance Contract Law and Coverage Disputes Training Course

Insurance Contract Law and Coverage Disputes is a 1-week training course for claims handlers, underwriters and insurance lawyers who need to read policies, test cover and build a Coverage Position Memo that stands up to challenge. Rising claims volumes, tighter scrutiny of declined claims and complex placements make sound coverage reasoning a daily necessity for insurers, brokers and policyholders. Jupiter Prime Training delivers this subject with a focus on policy wording.

Why Insurance Contract Law and Coverage Disputes Matters Now

Three forces shape insurance contract work today: policyholders and their advisers who challenge declinatures more readily, underwriting teams that rely on standard wordings across very different risks, and reinsurers who expect cedants to handle claims consistently with the treaty. Careful reasoning on insurable interest, disclosure and exclusions settles valid claims faster and protects reinsurance recoveries; weak reasoning brings inconsistent decisions and avoidable litigation. The course rests on the settled principles of insurance contract law, including utmost good faith, indemnity, subrogation and contribution.

Who Gains Most from Insurance Contract Law and Coverage Disputes

- Professionals who assess notified losses and decide whether a policy responds
- Professionals who price risks and record disclosures at placement
- Legal advisers who draft coverage opinions
- Specialists who pursue recoveries from third parties and co-insurers after payment
- Staff who manage reinsurance notifications and treaty claims

Claims and underwriting units of one insurer gain most when several members attend together and share one reading of their wordings.

Insurance Contract Law and Coverage Disputes Capabilities

Participants move from a loss notification to a reasoned position on cover, using policy language and each party's duties.

- Assess whether insurable interest existed at the relevant time — acceptance or rejection of a claim
- Weigh a non-disclosure or misrepresentation against its effect on the underwriter — avoidance or proportionate remedy
- Apply the rules of construction to insuring clauses and exclusions — coverage decisions on disputed wording
- Test a breach of warranty or condition precedent for its link to the loss — the insurer's response
- Calculate indemnity, contribution and subrogation rights — recovery strategy after payment

- Communicate a coverage position clearly and fairly — policyholders, brokers and reinsurers

Key Insurance Contract Law and Coverage Disputes Terms

- Insurable interest — a legal or financial relationship to the insured subject, so its damage causes the insured loss.
- Utmost good faith — the duty on both parties to deal honestly and disclose material facts.
- Warranty — a term the insured promises to observe, whose breach can affect cover.
- Proximate cause — the dominant or effective cause of a loss, used to decide whether an insured peril or an exclusion applies.
- Subrogation — the insurer's right, after paying, to pursue a responsible third party in the insured's place.
- Reinsurance — insurance bought by an insurer to transfer part of its own risk, under a treaty or facultative placement.

Insurance Contract Law and Coverage Disputes Day by Day

Day 1: Foundations of the Insurance Contract

- Offer, Acceptance and Cover Notes — When Cover Actually Begins
- Insurable Interest Tests — Who Can Validly Claim Under the Policy
- Indemnity and Valued Policies — Measuring What the Insured Recovers
- Parties, Brokers and Agency — Whose Knowledge Binds the Insurer
- Policy Schedule and Endorsements — Reading the Contract as a Whole

Day 2: Disclosure, Good Faith and Remedies

- Material Fact Analysis — What the Prudent Underwriter Needed to Know
- Inducement and Misrepresentation — Linking the Omission to the Decision to Write
- Avoidance Versus Proportionate Remedies — Choosing the Lawful Response
- Fraudulent Claims Doctrine — Forfeiture and Treatment of Earlier Payments
- Proposal Forms and Underwriting Files — Evidencing What Was Asked

Day 3: Policy Wording and Construction

- Rules of Construction and Contra Proferentem — Resolving Ambiguous Wording
- Insuring Clauses and Exclusions — Allocating the Burden of Proof
- Proximate Cause and Concurrent Causes — Deciding Which Peril Governs
- Warranties and Conditions Precedent — Linking Breach to the Loss
- Aggregation and Deductible Clauses — Counting Events and Losses

Day 4: Claims Recovery and Reinsurance

- Subrogation Rights and Waivers — Pursuing Responsible Third Parties
- Contribution Between Co-Insurers — Sharing Overlapping Cover Fairly
- Treaty and Facultative Reinsurance — Follow the Settlements and Claims Control
- Reservation of Rights Letters — Protecting the Insurer During Investigation
- Mediation, Arbitration and Litigation Routes — Resolving Coverage Disagreements

Day 5: Practising the Coverage Position Memo

- Property Loss Case Analysis — Applying Insurable Interest and Indemnity Rules
- Liability Claim Disclosure Review — Testing Avoidance on a Real Fact Pattern
- Exclusion and Causation Exercise — Construing Disputed Marine and Engineering Wordings
- Recovery and Reinsurance Mapping — Aligning Subrogation With Treaty Notification
- Coverage Position Memo — Drafting and Defending the Final Recommendation

Applying Insurance Contract Law and Coverage Disputes After the Course

- Review three recently declined claims against the construction and causation tests, recording where reasoning should change.
- Build an underwriter disclosure checklist linking each proposal question to material facts and remedies.

Insurance Contract Law and Coverage Disputes Questions FAQ

What is Insurance Contract Law and Coverage Disputes and why does it matter now?

It is the body of rules that decides when a policy responds to a loss and how disagreements are resolved. It matters now because declined claims face more challenge and need defensible reasoning.

Which roles gain most from Insurance Contract Law and Coverage Disputes training?

Claims handlers, underwriters and insurance lawyers gain most. Recovery and reinsurance staff also benefit, since each coverage decision is linked to subrogation and treaty notification.

How does Insurance Contract Law and Coverage Disputes differ from a general insurance operations course?

It focuses on legal reasoning rather than processes. It examines the disclosure, construction, causation and recovery rules that decide whether a claim is payable, not how policies are issued.

What do you bring back from Insurance Contract Law and Coverage Disputes training?

You bring back a Coverage Position Memo drafted on a realistic case. It sets out facts, policy terms, tests applied and a recommendation colleagues can reuse.

Insurance Contract Law and Coverage Disputes: The Way Forward

The Coverage Position Memo gives claims and legal teams a shared format for reasoning about cover. Its first use is usually the next contested claim, where it shapes whether to pay, reserve rights or decline. Underwriters use it to refine wordings and proposal questions. After that first use, revisit how disclosure findings feed back into placement decisions and reinsurance notifications.