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INSURANCE LAW IN CANADA Craig Brown Release No. 2022-4, June 2022
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Publisher's Special Release Note 2021

The pages in this work were reissued in August 2021 and updated to reflect that date in the release line. Please note that we did not review the content on every page of this work in the August 2021 release. We will continue to review and update the content according to the work's publication schedule. This will ensure that subscribers are reading commentary that incorporates developments in the law as soon as possible after they have happened or as the author deems them significant.

Changes to chapter and heading numbering may have occurred. Please refer to the Correlation Table in the front matter if you wish to confirm references.

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This work provides an extensive treatment of insurance law in Canada, combining a scholarly treatment of general principles with a practical treatment of the issues arising in specific types of insurance practice. Chapters 1 through 15 contain the established text on the subject, Insurance Law in Canada. Chapters 16 through 20 are authored by practitioners who are experts in their respective fields: accident and sickness insurance; automotive insurance; liability insurance; marine insurance; and property insurance. The service gives you practical coverage of the issues arising in practice, combined with trusted coverage of first principles, all at your fingertips. The authors deal with legislation and case law from all across Canada. The work is published in a looseleaf format, ensuring currency through regular updates.

This release adds a new memorandum to Appendix IF (Issues in Focus). This release also updates Appendix B:5 (Summary of Accidents Benefits-Newfoundland), Appendix IF (Issues in Focus), Appendix SLL (Selected Legal Literature) and Appendix WP (Words and Phrases).

Highlights

- **APPENDIX IF—ISSUES IN FOCUS**— A new memorandum dated March 2022 and entitled “Property Damage and Business Losses: Comment on *MDS Inc v. Factory Mutual Insurance Co.* 2021 ONCA 594” has been added to this release. The memo addresses the contingent time element of an all-risk policy. The principal issue was whether the loss of profits resulted from physical loss or damage suffered by a supplier of product to the insured.
- **SELECTED LEGAL LITERATURE**— With this release, the Selected Legal Literature appendix has been re-organized with the addition of alphabetical headings under which the entries are clustered by topic. Significant headings and clusters of entries include **AUTOMOBILE INSURANCE CLAIMS; BUSINESS INCOME INSURANCE; COVID-19, INSURANCE; HOMEOWNER’S INSURANCE; INSURANCE, LIABILITY; INSURANCE, EMPLOYMENT; INSURANCE POLICIES; and LIMITATIONS OF ACTIONS**. New 2021 entries added to the text include materials relating to catastrophic impairment law, COVID-19 insurance and healthcare considerations, *Employment Insurance Act* annotations, and the interpretation of standard form insurance policies.
- **APPENDIX WP—WORDS AND PHRASES—Causation**— Causation is a two-stage process — the first step is proof of causation in fact, and the second step requires causation in law to be established (*McNeilly v. Pollard* (2016), 2016 BCSC 1604, 2016 CarswellBC 2411 (B.C. S.C.) at para. 56 Thompson J.).

ProView Developments

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