

AMERICAN
CASEBOOK
SERIES

CASES AND MATERIALS ON
INSURANCE LAW

Seventh Edition



Leo P. Martinez
Douglas R. Richmond

WEST

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INSURANCE LAW

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By

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AMERICAN CASEBOOK SERIES®

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*This edition is dedicated to Ken York and John W. Whelan,
whose sure knowledge guided this text in prior editions.
We follow in their path.*

LEO P. MARTINEZ
DOUGLAS R. RICHMOND

PREFACE TO THE SEVENTH EDITION

We remain fascinated by the currents that flow through insurance law. From the seemingly mundane definition of “occurrence” that has multibillion dollar consequences to resolving the question of whether hurricane winds allow recovery in the face of flood exclusions, insurance law continues to challenge human ingenuity in the crafting, interpretation, and results of insurance policy language. While we both attempt to keep pace with most developments, the rate of change is sometimes overwhelming. Thus, our modest goal is to maintain a commitment to acquaint students with an array of information that can serve as a base of knowledge from which to further delve into an arcane subject.

We are grateful for the constructive suggestions we have received for the improvement of the text over the past years. In that spirit we continue to solicit input. Any colloquy can be directed to martinez@uchastings.edu.

LEO P. MARTINEZ
DOUGLAS R. RICHMOND

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Leo Martinez’s girls, Sharon, Jennifer, and Elizabeth. Their collective intellect, dedication, and work ethic are an inspiration.

LEO P. MARTINEZ
DOUGLAS R. RICHMOND

EDITORS' NOTE

In editing cases and materials we have deleted some citations and footnotes without any indication. Otherwise, footnotes are numbered consecutively within each chapter with the exception that *footnote numbers within the cases coincide with the original* numbering within each case. All deletions of text are explicitly described or are indicated by ellipses or asterisks.

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