

Essential cases in insurance law

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Preface

Law and insurance are inextricably intertwined. The most obvious feature of any insurance policy is that it is a contract and so subject to the law of contract.

In addition to the first party role, most insurers are concerned with various forms of liability insurance and so on behalf of those to whom they offer protection have an interest in the rapidly developing area of tort. They have done much to ring the changes. On one of the pages (page 113) that lies ahead, Lord Radcliffe refers to 'a society which has been almost revolutionised by the growth of all forms of insurance'.

This book represents an attempt to stress the close linkage between law and insurance, aimed primarily at those whose daily duties fall within the latter discipline. It is hoped that it may not only help those engaged in formal studies for their CII examinations, but also serve to remind their senior colleagues of some of the connecting factors between the law of the land and the practices of their office.

Like others who have been engaged within the industry for many years, I am its debtor over practice, as I am to such standard authors as MacGillivray and Parkington and Hardy Ivamy over theory. Above all, the contribution from my wife Patricia in taking up her typewriter again after several decades is acknowledged with gratitude.

January 1985

Kenneth Cannar

Contents

Preface	<i>v</i>
Table of cases	<i>xi</i>
Table of statutes	<i>xxi</i>
1 The principles of insurance law	<i>1</i>
Utmost good faith	<i>1</i>
Insurable interest	<i>4</i>
Indemnity	<i>5</i>
Contribution	<i>6</i>
Subrogation	<i>8</i>
The construction of policies	<i>11</i>
Proximate cause	<i>15</i>
The burden of proof	<i>19</i>
Public policy	<i>19</i>
2 Actions in tort	<i>24</i>
Third party insurance	<i>24</i>
Negligence	<i>26</i>
Nuisance	<i>30</i>
Trespass	<i>33</i>
Strict liability	<i>35</i>
Defences	<i>36</i>
Limitation	<i>44</i>
3 Life and personal accident insurance	<i>49</i>
Life	<i>49</i>
Personal accident	<i>53</i>
4 Property insurance	<i>61</i>
The measure of indemnity	<i>61</i>
Fire insurance	<i>64</i>
Special perils	<i>71</i>
Goods in transit insurance	<i>75</i>
Plate glass insurance	<i>78</i>

Theft insurance	79
Cash in transit insurance	89
5 Pecuniary loss insurance	90
Consequential loss insurance	90
Credit insurance	92
Fidelity guarantee insurance	94
Legal expenses insurance	97
6 Employers' liability insurance	98
Basis of employers' responsibility	99
Who is a servant?	103
Contributory negligence	104
Industrial diseases	106
Conflicting insurance interests	112
Adjustment of premium	117
7 Public liability insurance	119
Occupiers' liability	119
Professional indemnity	124
Product liability	131
Environmental pollution	137
8 Motor insurance	140
First party issues	140
Third party issues	155
The Motor Insurers' Bureau	166
9 The law of agency	173
Agent of the insurer	173
Agent of the insured	175
Responsibilities of the insurance broker	177
Conflicting loyalties	181
The doctrine of apparent authority	184
Ratification	186
Sub-agency	187
10 Damages	190
Basis of assessment	190
Living plaintiffs: pecuniary loss	192
Living plaintiffs: non-pecuniary loss	203
Fatalities	210
Interest on damages	212
11 A few cautionary cases	216
Fraud	216
The unrepresented third party	218

Contents

Defensive driving	219
Mitigation	220
The egg-shell skull	221
Quantum of damages	223
Procedure: discovery of documents	224
An in-house legal department: a plea	226

Table of cases

Admiralty Commissioners <i>v.</i> SS <i>Chekiang</i> [1926] AC 37	190
Alderslade <i>v.</i> Hendon Laundry [1945] KB 189	141
Allen <i>v.</i> Gulf Oil Refining Ltd [1981] 1 All ER 353	37
Anderson <i>v.</i> Norwich Union Fire Insurance Society Ltd [1971] 1 Lloyd's Rep 253	72
Anglo-African Merchants Ltd and Another <i>v.</i> Bayley [1969] 2 All ER 421	182, 184
Anns <i>v.</i> London Borough of Merton [1972] 2 All ER 492	30, 127
Ashton <i>v.</i> Turner and McLune [1970] 1 All ER 886	42, 161
Austin <i>v.</i> Drewe (1815) 4 Camp 360	64, 65
Balsamo <i>v.</i> Medici and Another [1984] 2 All ER 304	187
Banco de Portugal <i>v.</i> Waterlow & Sons Ltd [1932] AC 452	220
Barrett <i>v.</i> Jermy (1849) 3 Exch 535	81
Bawden <i>v.</i> The London, Edinburgh and Glasgow Assurance Co. Ltd [1892] 2 QB 534	174, 175, 176
Becker Gray & Co. <i>v.</i> London Assurance Corporation [1918] AC 101	16
Beller (Marcel) Ltd <i>v.</i> Hayden [1978] 3 All ER 111	57
Beresford <i>v.</i> Royal Insurance Co. Ltd [1938] AC 586	20, 212
Bernard <i>v.</i> Sully [1931] 47 TLR 557	161
Beswick <i>v.</i> Beswick [1968] AC 58	167
Biggar <i>v.</i> Rock Life Assurance Co. [1902] 1 KB 516	175, 177
Bird <i>v.</i> Pearce, Bird and Somerset County Council [1979] RTR 369	166
Birkett <i>v.</i> Hayes and Another [1982] 2 All ER 710	213, 214, 215
Blacklock and Waggott <i>v.</i> Swan Hunter Shipbuilders Ltd [1983] 8 ILR 95	108
Bliss <i>v.</i> South East Thames Regional Health Authority (1983) <i>The Times</i> 13 December	206
Blyth <i>v.</i> Birmingham Waterworks Co. (1856) 11 Ex 781	26
Bond Air Services <i>v.</i> Hill [1955] 2 QB 417	81
Boss and Another <i>v.</i> Kingston [1963] 1 All ER 177	147

Table of cases

- Bourhill *v.* Young [1943] AC 92 208, 209
 Bradburn *v.* Great Western Railway Co. (1874) LR 10 Exch 1 198
 Bradley and Essex and Suffolk Indemnity Society Ltd, *Re* [1912]
 1 KB 415 117
 Bright *v.* A-G [1971] 2 Lloyd's Rep 68 166
 British Transport Commission *v.* Gourley [1955] 3 All ER 736 92,
 195, 196, 197
 Brooks *v.* J. & P. Coates Ltd [1984] 1 All ER 702 108
 Brown *v.* Royal Insurance Co. (1859) 1 E and E 853 70
 Burmah Steamship Co. *v.* Inland Revenue [1931] SC 156 197
 Burns *v.* Edman [1970] 1 All ER 886 42
 BurrIDGE *v.* Haines (1918) 87 LJ KB 641 55
 Butcher *v.* Dowlen [1981] 1 Lloyd's Rep 310 153

 Canada SS Lines *v.* The King [1952] AC 192 141
 Carter *v.* Boehm (1766) 3 Burr 1905 1, 2
 Cartledge *v.* E. Jopling & Sons Ltd [1963] 1 All ER 341 47, 48
 Cassell and Co. Ltd *v.* Broome [1972] 1 All ER 801 204
 Castellain *v.* Breston (1883) 11 QBD 80 8, 9
 Cattle *v.* Stockton Waterworks Co. (1875) LR 10 QB 453 201
 Chadwick *v.* British Transport Commission [1967] 2 All ER 945
 40
 Cherry Ltd *v.* Allied Insurance Brokers Ltd [1978] 1 Lloyd's Rep 274;
 1 ILR 8 180
 City Tailors *v.* Evans (1921) 126 LT 439 90
 Clarke *v.* National Insurance and Guarantee Corporation Ltd [1963]
 3 All ER 375 150
 Cleaver *v.* Mutual Reserve Life Fund Association [1892] 1 QB 159
 22
 Cooper *v.* Motor Insurers' Bureau [1983] 1 All ER 353; (1984)
 The Times 7 December 171
 Corfield *v.* Graves [1950] 1 All ER 488 158
 Cornish *v.* Accident Insurance Co. (1889) 23 QBD 453 12
 Cox *v.* Orion Insurance Co. Ltd [1982] 1 RTR 1 143
 Crow's Transport Ltd *v.* Phoenix Assurance Co. Ltd [1965]
 1 All ER 596 75
 Culford Metal Industries *v.* ECGD (1981) *The Times* 25 March 92
 Cunningham *v.* Harrison and Another [1973] 3 All ER 463 199,
 201

 Dalby *v.* The India and London Life Assurance Co. (1854) 15 CB 365
 5, 52
 Dann *v.* Hamilton [1939] 1 KB 509 160
 Darbishire *v.* Warran [1963] 3 All ER 310 194

- Darley Mains Colliery *v.* Mitchell (1886) 11 App Cas 127 48
 Davidson *v.* Guardian Royal Exchange Assurance [1979] 1 Lloyd's Rep 406 140, 142
 Davie *v.* New Merton Board Mills and Others [1959] 1 All ER 346 100
 Davies *v.* Powell Duffryn Associated Collieries Ltd [1942] AC 601 210
 Dawsons Ltd *v.* Bonnin [1922] AC 413 152
 Digby *v.* General Accident Fire and Life Assurance Corporation Ltd [1943] AC 121 145, 148
 Dillon *v.* Legg (1968) 29 All R 3d 1316 209
 Donnelly *v.* Joyce [1973] 3 All ER 475 199
 Donoghue *v.* Stevenson [1932] AC 562 27, 28, 29, 30, 100, 131, 132, 133, 134, 202, 209
 Dulieu *v.* White & Sons Ltd [1901] 2 KB 667 221
- ECCG *v.* Universal Oil Products Co. and Others (1982) *The Times* 25 November 93
 Economic Fire Office, *Re* (1896) 12 TLR 142 95
 Eisinger *v.* General Accident Fire and Life Assurance Corporation Ltd [1955] 2 All ER 897 144, 145
 Elcock *v.* Thompson [1949] 2 All ER 381 61
 Etherington and Lancashire and Yorkshire Accident Insurance Co., *Re* (1909) 100 LT 568 54
 Everett *v.* London Assurance (1865) 19 CBNS 126 67
 Excess Life Assurance Co. Ltd *v.* Firemen's Insurance Co. of Newark, New Jersey [1982] 132 NLJ 636 96
 Exchange Theatre Ltd *v.* Iron Trades Mutual Insurance Co. Ltd and Others [1983] 1 Lloyd's Rep 674; [1984] 1 Lloyd's Rep 149; [1984] 2 Lloyd's Rep 169 216, 218
- Farnham and Others *v.* Royal Insurance Co. Ltd [1976] 2 Lloyd's Rep 437 70, 218
 Fenton *v.* Thorley & Co. Ltd [1903] AC 448 54
 Flint *v.* Lovell [1935] 1 KB 354 206
 Flower *v.* Ebbw Vale Steel and Iron Co. Ltd [1936] AC 206 104
 Fowler *v.* Lanning [1959] 1 All ER 290 34
 Fulwood *v.* Hurley [1928] 1 KB 498 183
- Gardner *v.* Moore and Another [1984] 1 All ER 1100 170
 Gayler & Pope Ltd *v.* B. Davies & Son Ltd [1924] 2 KB 75 33
 Geismar *v.* Sun Alliance and London Insurance Ltd and Another [1977] 3 All ER 570 84
 Glasgow Corporation *v.* Muir [1943] AC 448 156

Table of cases

Glen Line Ltd <i>v.</i> A-G [1930] 36 Com Cas 1	10
Goddard & Smith <i>v.</i> Frew [1939] 2 All ER 358	18
Godfrey <i>v.</i> Britannic Assurance Co. Ltd [1963] 2 Lloyd's Rep 515	51
Godin <i>v.</i> London Assurance (1758) 1 Burr 470	7
Grant <i>v.</i> Australian Knitting Mills Ltd [1936] AC 99	132
Gray <i>v.</i> Barr [1971] 2 All ER 949	21
Greenhalgh <i>v.</i> British Railways Board [1969] 2 All ER 114	122
Gregory <i>v.</i> Kelly [1978] RTR 426	161
Griffiths <i>v.</i> Fleming (1909) 100 LT 765	52
Groom <i>v.</i> Crocker [1939] 1 KB 194	182
Grover & Grover Ltd <i>v.</i> Mathews [1910] 2 KB 401	186
Groves <i>v.</i> Lord Wimborne [1898] 2 QB 402	157, 158
Grundy (Teddington) Ltd <i>v.</i> Fulton [1983] 1 Lloyd's Rep 16	79
Gurtner <i>v.</i> Circuit [1968] 1 All ER 328	168
Hadley <i>v.</i> Droitwich Construction Co. Ltd [1967] 3 All ER 911	136
Hair <i>v.</i> The Prudential Assurance Co. Ltd 6 ILR 104	2, 3
Halford <i>v.</i> Kymer (1830) 10 B and C 724	53
Halsey <i>v.</i> Esso Petroleum Co. Ltd [1961] 2 All ER 145	139
Hamlyn <i>v.</i> Crown Accidental Insurance Co. Ltd [1893] 1 QB 750	54
Harbutt's Plasticine Ltd <i>v.</i> Wayne Tank and Pump Co. Ltd [1970] 1 All ER 225	193
Hardy <i>v.</i> Motor Insurers' Bureau [1964] 2 All ER 742	21, 168, 170
Harris <i>v.</i> Poland [1941] 1 KB 462	65
Harrison <i>v.</i> Vincent and Others (1981) <i>The Times</i> 17 March	39
Hartley <i>v.</i> Sandholme Iron Co. Ltd [1973] 3 All ER 475	196
Haynes <i>v.</i> Harwood [1935] 1 KB 246	40
Heaven <i>v.</i> Pender (1883) 11 QBD 503	26
Hedley Byrne & Co. Ltd <i>v.</i> Heller & Partners Ltd [1964] AC 465	27, 29, 30, 124, 129, 131, 137, 179, 181, 201, 202
Hepburn <i>v.</i> A. Tomlinson (Hauliers) Ltd [1966] 1 All ER 418	76
Herring <i>v.</i> British Transport Commission [1958] TR 401	197
Hill <i>v.</i> James Crowe (Cases) Ltd [1978] 1 All ER 812	133
Holden <i>v.</i> White [1982] 2 All ER 328	122
Holman <i>v.</i> Johnson (1775) 1 Cowp 341	20
Home Office <i>v.</i> Dorset Yacht Co. Ltd [1970] 2 All ER 294	29, 30
Horry <i>v.</i> Tate and Lyle Refineries Ltd (1982) <i>The Times</i> 17 March	219
Hultquist <i>v.</i> Universal Pattern and Precision Engineering Co. Ltd [1960] 2 QB 467	198
Ichard and Another <i>v.</i> Frangoulis [1977] 2 All ER 461	206

- Isitt v. Railway Passengers Assurance Co.* (1889) 22 QBD 504 56
- Jackson v. Horizon Holidays Ltd* [1975] 1 WLR 1468 207
- James v. British General Insurance Co. Ltd* [1927] 2 KB 311 21
- James v. Insurance Brokers Registration Council* (1984) *The Times*
16 February 178
- Jarvis v. Swans Tours Ltd* [1973] QB 233 207
- Jefford and Another v. Gee* [1970] 1 All ER 122 213, 214
- Joel v. Law Union and Crown Insurance Co.* [1908] 2 KB 863 3,
50
- Junior Books Ltd v. Veitchi Co. Ltd* [1982] 3 All ER 201; 6 ILR 59
136, 188, 202
- Kay v. ITW Ltd* [1967] 3 All ER 22 104
- Kelly v. Cornhill Insurance Co. Ltd* [1964] 1 All ER 321 148
- Kennaway v. Thompson and Another* [1980] 3 All ER 329 32
- Kennedy v. Smith and Ansvar Insurance Co.* [1976] SLT 110 14
- Kirkham v. Boughey* [1958] 2 QB 338 200
- Koskas, D. and J. v. Standard Marine Insurance Co. Ltd* (1926) 25 Ll
L Rep 363 13
- Kumar v. Life Assurance Corporation of India* [1974] 1 Lloyd's Rep
147 52
- Lambert v. Co-operative Insurance Society Ltd* [1975] 2 Lloyd's Rep
485; 3 ILR 1 2, 3, 51
- Lambert and Another v. Lewis and Others* [1981] 1 All ER 1185
134
- Latchford v. Spedeworth International Ltd* (1983) *The Times*
11 October 39
- Lawrence v. Accidental Insurance Co.* (1881) 7 QBD 216 16, 56
- Lawrence v. Commissioner of Police for the Metropolis* [1971]
2 All ER 1253 145
- Le Lievre v. Gould* (1893) 1 QB 491 28
- Leppard v. Excess Insurance Co. Ltd* 2 ILR 107; [1979] 1 WLR 512
62
- Levine and Another v. Morris and Another* [1970] 1 All ER 144
164
- Lewis v. Rucker* (1761) 2 Burr 1167 6
- Lickiss v. Milestone Motor Policies at Lloyd's* [1966] 2 All ER 972
153
- Lister v. Romford Ice and Cold Storage Co. Ltd* [1957] 1 All ER 125
112, 113, 114, 115, 116
- Liverpool Corporation v. T. & H. R. Roberts and Another* [1964]
3 All ER 56 151

Table of cases

- Livingstone *v.* Rawyards Coal Co. (1880) 5 AC 25 190
- Lloyds Bank Ltd *v.* Eagle Star Insurance Co. Ltd [1951] 1 All ER 914
59
- Llynfi Motor Services *v.* Welsh National Omnibus Co. and Others
QBD (Cardiff) (6 October 1982 – unreported) 141
- London and Thames Haven Oil Wharves Ltd *v.* Attwooll [1967]
2 All ER 124 91
- London Assurance *v.* Mansel (1879) 11 Ch D 363 52
- London Guarantee Co. *v.* Fearnley (1880) 5 AC 911 94, 118
- Looker *v.* Law Union and Rock Insurance Co. Ltd [1928] 1 KB 554
51
- Louden *v.* British Merchants' Insurance Co. Ltd [1961] 1 All ER 705
14
- Lucena *v.* Crauford (1806) 2 Bos & PNR 269 4
- McGhee *v.* National Coal Board [1972] 3 All ER 1008 109
- McLoughlin *v.* O'Brian and Others [1982] 2 All ER 298; 5 ILR 121
208
- McNealy *v.* Pennine Insurance Co. Ltd and Others [1978] 2 Lloyd's
Rep 18; 1 ILR 25 129, 180
- Mackender and Others *v.* Feldia AG and Others [1966] 3 All ER 847
83, 85
- Mair *v.* Railway Passengers Assurance Co. Ltd (1877) 37 LT 35
14
- Mardorf *v.* Accident Insurance Co. [1903] 1 KB 584 56
- Marsden *v.* The City and County Assurance Co. Ltd (1866)
13 LT 465 78
- Mason *v.* Levy Auto Parts of England Ltd [1967] 2 All ER 62 36
- Mason *v.* Sainsbury (1782) 3 Doug KB 61 9
- Melik (Victor) & Co. *v.* Norwich Union Fire Insurance Society Ltd
and Kemp [1980] 1 Lloyd's Rep 523 85, 88
- Mersey Docks and Harbour Board *v.* Coggins & Griffiths Ltd [1946]
2 All ER 345 104
- Miller *v.* Jackson [1977] 3 All ER 338 30, 31
- Mills *v.* Smith (Sinclair, Third Party) [1963] 2 All ER 1078 119
- Ministry of Housing and Local Government *v.* Sharp and Another
[1970] 1 All ER 1009 202
- Mint Security Ltd *v.* Blair [1981] 131 NLJ 1287 89
- Mitchell *v.* Vickers Armstrong Ltd [1983] 8 ILR 95 108
- Monk *v.* Warbey [1935] 1 KB 75 157
- Morelli *v.* Fitch and Gibbons [1928] 2 KB 643 132
- Morey *v.* Woodfield [1963] 3 All ER 533 204
- Morgan *v.* Launchbury and Others [1972] 2 All ER 606 162
- Moriarty *v.* McCarthy [1978] 2 All ER 213 207

Morris v. Ford Motor Co. Ltd [1973] 2 All ER 1084	113
Morris v. C. W. Martin & Sons Ltd [1966] 1 QB 716	189
Mouse's Case (1608) 12 Co Rep 63	41
Mowbray v. Merryweather [1895] 2 QB 640	134, 136
Murdock v. Heath (1889) 80 LT 50	92
Murfitt v. Royal Insurance Co. Ltd (1922) 38 TLR 334	184
Mustart v. The Post Office (1982) <i>The Times</i> 11 February	223
National Employers' Mutual General Insurance Association Ltd v. Haydon [1980] 2 Lloyd's Rep 149	8, 128
National Mutual General Insurance Association Ltd v. Elphinstone [1929] WN 135	187
Nettleship v. Weston [1971] 3 All ER 581	156
Newsholme Brothers v. Road Transport and General Insurance Co. Ltd [1929] 2 KB 356	176, 177
Newton v. Cammell Laird & Co. (Shipbuilders and Engineers) Ltd [1969] 1 All ER 708	111
Nichols v. Marshland (1876) 46 LJ Exch 174	37
Nittan (UK) v. Solent Steel Fabrications; Cornhill Insurance Co. (Third Party) (1980) <i>The Times</i> 24 October	15
North and South Trust Co. v. Berkeley [1971] 1 All ER 980	183
North British and Mercantile Insurance Co. v. London, Liverpool and Globe Insurance Co. (1877) 5 Ch 569	7
O'Connor v. B. D. Kirby and Co. and Another [1972] 1 QB 90	177
Oddy v. Phoenix Assurance Co. Ltd [1966] 1 Lloyd's Rep 134	71, 72, 73
O'Grady v. Westminster Scaffolding Ltd [1962] 2 Lloyd's Rep 238	194
Ormrod v. Crosville Motor Services Ltd and Another [1953] 2 All ER 753	116, 161
Osarak v. Hawker Siddeley Water Engineering Ltd (1982) <i>The Times</i> 29 October	102
Owens v. Brimmell [1976] 3 All ER 765	159, 161
Parkinson v. College of Ambulance Ltd and Harrison [1925] 2 KB 1	20
Perry v. Godley (Burton and Sons (Bermondsey) Ltd, Third Party; Graham, Fourth Party) [1960] 1 All ER 36	131
Petrofina (UK) Ltd and Others v. Magnaload Ltd and Others [1983] 3 All ER 35	10
Phillips v. Britannia Hygienic Laundry Co. Ltd [1923] 1 KB 539	157
Pickett v. British Rail Engineering Ltd [1979] 1 All ER 774	211, 213

Table of cases

- Pickles and Another *v.* Insurance Brokers Registration Council
(1983) *The Times* 4 November 178
- Pigney *v.* Pointers Transport Services Ltd [1957] 2 All ER 207 212
- Pirelli General Cable Works Ltd *v.* Oscar Faber & Partners [1983]
1 All ER 63 46
- Post Office *v.* Norwich Union Fire Insurance Society Ltd [1967] 1 All
ER 557 24, 26
- Priestley *v.* Fowler (1837) 3 M and W 1 99
- Princette Models Ltd *v.* Reliance Fire and Accident Insurance
Corporation Ltd [1960] 1 Lloyd's Rep 49 78
- R *v.* Dudley and Stephens (1884) 14 QBD 273 41
- R *v.* Faversham Justices, ex parte Fooks (17 November 1980 –
unreported) 225
- R *v.* Morris [1983] 3 All ER 288 145
- Randall *v.* Motor Insurers' Bureau [1969] 1 All ER 21 170
- Reed *v.* Royal Exchange Assurance Co. (1795) Peake Add Cas 70
53
- Regan *v.* Williamson [1976] 1 WLR 305 210
- Reynolds and Anderson *v.* Phoenix Assurance Co. Ltd and Others
[1978] 2 Lloyd's Rep 446 63, 218
- Rider *v.* Rider and Another [1973] 1 All ER 294 165
- River Wear Commissioners *v.* Adamson (1877) 47 LJ QB 193 33,
34, 161
- Roberts *v.* Eagle Star Insurance Co. Ltd [1960] 1 Lloyd's Rep 615
88
- Robinson *v.* The Post Office and Another [1974] 2 All ER 737 222
- Rogerson *v.* Scottish Automobile and General Insurance Co. Ltd
(1931) 146 LT 26 146
- Rose *v.* Ford [1937] AC 826 211
- Rose *v.* Plenty and Another [1976] 1 All ER 97 103
- Ross *v.* Caunters [1979] 3 All ER 580 125
- Rozanes *v.* Bowen (1928) 32 Ll L Rep 98 181
- Rylands *v.* Fletcher (1866) LR1 Exch 265 34, 35, 36, 104, 138, 139
- S and M Carpets (London) Ltd *v.* Cornhill Insurance Co. Ltd [1981]
1 Lloyd's Rep 667 216
- S and M Hotels Ltd *v.* Legal and General Assurance Society Ltd
[1972] 1 Lloyd's Rep 157 72
- St Helens Colliery Co. Ltd *v.* Hewitson [1924] AC 59 116
- St Helens Smelting Co. *v.* Tipping (1865) 11 HL Cas 642 138
- Salmon *v.* Seafarer Restaurants Ltd (British Gas Corporation, Third
Party) [1983] 3 All ER 729 123

- Samuelson *v.* National Insurance and Guarantee Corporation Ltd
[1984] 3 All ER 107 142
- Saunders *v.* Ford Motor Co. Ltd [1970] 1 Lloyd's Rep 379 219
- Sayers *v.* Harlow UDC [1958] 2 All ER 342 43
- Scarsbrook and Others *v.* Mason [1961] 3 All ER 767 185
- Scottish Union and National Fire Insurance Co. *v.* Alfred Pawsey &
Co. (1908) *The Times* 17 October 66
- Sinclair *v.* Maritime Passengers' Assurance Co. (1861) 3 E and E
478
- Slater *v.* Clay Cross Co. Ltd [1956] 2 All ER 625 160
- Slattery *v.* Mance [1962] 1 Lloyd's Rep 60 19
- Smith *v.* Baker & Sons [1891] AC 325 38
- Smith *v.* Cornhill Insurance Co. Ltd [1938] 3 All ER 145 17, 56
- Smith *v.* Leech Brain & Co. Ltd [1961] 3 All ER 1159 221, 222
- Smith *v.* Manchester Corporation (1974) 17 KIR 1 199
- Smith *v.* Moss [1941] KB 424 162
- Southwark London Borough *v.* Williams and Another [1971],
2 All ER 175 41
- Stanley *v.* Western Insurance Co. (1868) LR 3 Exch 71 66
- Starfire Diamond Rings Ltd *v.* Angel [1962] 2 Lloyd's Rep 217 82
- Stebbing *v.* Liverpool and London and Globe Insurance Co. Ltd
[1917] 2 KB 433 80
- Stockton *v.* Mason and Others [1978] 2 Lloyd's Rep 430; 1 ILR 149
174
- Stokes *v.* Guest Keen and Nettlefold (Bolts and Nuts) Ltd [1968]
1 WLR 1776 107
- Summers (John) & Sons Ltd *v.* Frost [1955] 1 All ER 870 101
- Sun Life Assurance of Canada *v.* Jervis [1943] 2 All ER 425 13
- Tattersall *v.* Drysdale [1935] 2 KB 174 147
- Taylor (C. R.) (Wholesale) Ltd and Others *v.* Hepworth Ltd [1977]
2 All ER 784; 2 ILR 32 192
- Thompson *v.* Brown Construction (Ebbw Vale) Ltd and Others
[1981] 2 All ER 296 45, 46
- Thompson *v.* Bundy (1938) *The Times* 5 May 145
- Thompson *v.* Equity Fire Insurance Co. (1910) 103 LT 153 12
- Thompson, Gray and Nicholson *v.* Smiths Shiprepairers (North
Shields) Ltd [1983] 8 ILR 95 108
- Thomson *v.* Weems (1884) 9 App Cas 671 49
- Tinline *v.* White Cross Insurance Association Ltd [1921] 3 KB 327
21
- Tootal, Broadhurst Lee & Co. Ltd *v.* London and Lancashire Fire
Insurance Co. (1908) *The Times* 21 May 19

Table of cases

- United London and Scottish Assurance Co. Ltd, *Re Brown's Claim*
[1915] 2 Ch 167 55
- Universal Non-Tariff Fire Insurance Company, *Re Forbes & Co.'s*
Claim (1875) LR 19 Eq 485 173
- Vance v. Forster* (1841) Ir Circ Rep 47 6
- Vandyke v. Fender and Another* [1970] 2 All ER 335 115
- Wagner v. International Railway Co.* (1921) 232 NY Rep 176 40
- Walker v. John McLean & Sons Ltd* [1979] 2 All ER 965 223
- Walker v. Mullen* (1984) *The Times* 19 January 200
- Walker v. Pennine Insurance Co. Ltd* [1980] 2 Lloyd's Rep 156
154
- Walkley v. Precision Forgings Ltd* [1979] 2 All ER 548 45
- Ward v. James* [1966] 1 QB 273; [1965] 1 All ER 563 190, 203
- Warren v. Henry Sutton & Co.* [1976] 2 Lloyd's Rep 76; 1 ILR 77
179
- Waters v. Monarch Fire and Life Assurance Co.* (1856) 5 E and B 870
68, 186, 187
- Watkins and Davis Ltd v. Legal and General Assurance Co. Ltd*
[1982] 2 Lloyd's Rep 424 216
- Watson v. Powles* [1967] 3 All ER 721 191
- Waugh v. British Railways Board* [1979] 2 All ER 1169 224
- Wayne Tank and Pump Co. Ltd v. Employers' Liability Assurance*
Corporation Ltd [1973] 2 Lloyd's Rep 237 17, 193
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187