

Fire Insurance Law and Claims by J.D. Peverett F.C.I.I.
Camelot Press Limited Available CILA £19.00

It has always been with apprehension that I approach the prospect of reviewing a book written by one of our members and this proved not to be an exception. The author, John Peverett, is enough to strike fear into the heart of any reviewer for, notwithstanding his profession, he is, in addition to being a BILA member, a frequent contributor to professional insurance journals and in more than one name! It was therefore with considerable relief that I quickly discovered his book not merely to be useful but to be of positive assistance to the practitioner.

The Chartered Institute of Loss Adjusters have sponsored and published this book and they are to be commended for their foresight and choice of author. It is unfortunate that the book's title, coupled with its sponsorship, does not properly indicate the full scope of its work. The book can quite fairly be described as giving a fire insurance survey which will be of value to the student, the practitioner and the technician. It is a cross between a text book and a practical guide to the entire subject of fire insurance. Although it was written for those studying for the CILA examinations it will be of great value in any fire office and even more I suspect in brokers' offices.

It is always easy to find some small point to criticise and this book is no exception. Mr. Peverett is not a lawyer and possibly it was for this reason that I found his early chapters which deal with the theory and the legal principles not to be quite full enough and sometimes requiring the citing of more authorities. However, it must be recognised that this is a very easily readable little book of less than four hundred pages and the addition of further detail would have probably turned it into a massive and possibly unreadable tome.

Certainly the content will be sufficient in the vast majority of cases and because of its clarity, will displace other manuals currently in use. The fifteen chapters deal with theory, the period of insurance, and the policy including rectification of its terms and naturally the definition of fire. It continues through conditions and warranties to deal with special perils, negligence, fraud and how much can be claimed. After this reinstatement and inflation proofing are examined alongside those lawyers' friends, co and dual insurance, contribution and subrogation. The final chapter deals with such matters as recoveries salvage arbitration and the responsibilities of loss adjusters and it is

here that we find that sad reflection on modern society "complaints to the general management of insurance companies sometimes arise because the adjuster has been too helpful in his advice to the insured."

At £19.00 this book is highly recommended.

M.A.C.