The way in which the problems associated with losses and claims are treated brings home the fact that an insurer's Claims Department is his shop window. There is extensive discussion of the implications of the various "notice" clauses and a useful discussion of the growing significance of arbitration in insurance dispute situations.

One of the authors, Robert Merkin, was co-author of "Reinsurance Law" and he and his co-author here, Andrew McGee of Manchester University, deserve every congratulation on presenting their material in a clear and easily readable fashion. The format chosen by Kluwer, with each area broken down into well-headed sub-sections, makes reference quick and easy and the work should prove to be invaluable to practising lawyers and in-house insurance company legal advisers alike.

G.C.

"SPECIAL DAMAGES FOR DISABILITY 1988" By P. Noble, E. Fanshawe and B. Hellyer Second Edition Published by Sweet & Maxwell at £7.50

This handy publication - just under 83 pages - now appears in its second edition following a first edition in 1986 with the promise of a third edition some time during 1989.

The aim of the authors is to provide solicitors and counsel with practical guidance on major disabilities when they are discussing the needs of an injured party and are formulating a claim for expenses.

Of the two major chapters, one analyses how costs are likely to be incurred in providing a full range of services to a seriously disabled person and gives very useful specific information on the acutal costs which might be incurred. Thus we are given figures for inter alia an appropriately-adapted car, for nursing care, domestic help and physiotherapy.

The second major section looks at specific disabilities such as spinal, hearing loss, head injury and loss of sight. Again, specific financial "models" are given by way of guidance.

Finally, the book contains a list of addresses of Associations which are involved in all aspects of disability and rehabilitation work.

As a practical guide with its many invaluable diagrams "Special Damages for Disability 1988" will serve extremely well as a quick reference work when lawyers are drawing up a "check list" to enable them realistically to formulate their claims.