

4. "Insurance In Practice: Introduction To Contractors' All Risks Insurance" By Frank Eaglestone

Frank Eaglestone is well-known for his insurance writing particularly for the construction industry. His expertise and experience reflect well in his latest work on Contractors' All Risks Insurance. The timing of this publication is opportune. It will be of great assistance to those involved in this class of business less frequently as well as providing a useful aide-memoire to those with more experience.

The publication forms one of a series of Insurance Books under the general editorship of R.M.Walmsley. It runs to some 300 pages including appendices and is well indexed. Legal authorities are well used in the text and in Appendix 4 further details of some of the more important cases are given in a format similar to that of the familiar "Case Books".

The lay-out is particularly helpful to the practitioner. After an introduction to the general law of contract and an analysis of a sample C.A.R. Policy, the presentation and handling of C.A.R. claims is dealt with. Chapter 4 deals with J.C.T. Clause 21.2.1. Insurance. It is included "as it covers the property of the Employer which is adjacent to the Works". Such cover would not normally be found in a C.A.R. Policy, but more likely as a separate Section or as an extension to a Contractors' P.L. wording. '21.2.1' is a hybrid Material Damage/Liability cover which perhaps justifies its inclusion in a volume on either subject.

In Chapters 5 - 12 the Author deals with a number of Standard Forms of Contract as they relate to C.A.R. Insurance. The J.C.T: I.C.E: G.C. Works 1 : C.P.A. and I.Mech.E forms are considered, together with their respective sub-contract forms where appropriate. G.C. Works 1 Edition 3 was only at the "proposed" stage at the time of writing but the substantial changes from Edition 2 are dealt with at length.

No less than 10 Appendices then helpfully bring together some wordings not always readily available to the non-specialist including the Eurotunnel Channel Fixed Link Project Construction Policy and the Trinity J.C.T Clause 22.D wording.

At £12.95, in soft cover, the book is good value. Readers should be very wary, however, of relying too heavily on one particular C.A.R. Policy wording.

J. A. Goodwin