

**ASIAN INSTITUTE OF INTERNATIONAL FINANCIAL LAW  
FACULTY OF LAW, THE UNIVERSITY OF HONG KONG**

*Seminar*

## **Double Insurance and Contribution**

**Dr Nisha Mohamed**

*Barrister, Gilt Chambers*

**Friday, 26 October 2018**

**6:30 - 7:30 pm**

**Academic Conference Room, 11/F Cheng Yu Tung Tower  
The University of Hong Kong**

Double insurance is an issue which frequently arises in practice. Dr Nisha Mohamed delves into the problems which arise in double insurance and the attempts to provide a solution to the uncertainty of the law in this area. The presentation begins with a look at the history and development of the law of double insurance, outlining how it has developed, and the factors the court may take into account when deciding cases involving double insurance. Attempting to provide a common law solution where no legislation has been enacted, the presentation covers contemporary instances of double insurance by focusing on:

- the relevant clauses (rateable proportion, excess, escape and other insurance)
- the difficulty of the courts in providing clear principles in cases of double insurance
- attempts to limit or exclude liability by the insurer
- how the clauses work in practice
- court decisions in various jurisdictions
- the Australian position under section 45 of the Insurance Contracts Act 1984
- whether the Australian position can be adopted in the United Kingdom

**Dr Nisha Mohamed** is a barrister at Gilt Chambers. Nisha's practice includes a wide variety of civil and commercial matters, including, insurance, trusts, probate and tax. She has a particular interest and focus on insurance related matters. Nisha has handled numerous first instance and appellate level cases, including High Court trials and appeals in the Court of Appeal and Court of Final Appeal. She did pupillage in a specialist construction and arbitration chambers. She is called to the Bar of England and Wales. She lectures and tutors on the JD, LLB and PCLL courses at the University of Hong Kong and City University of Hong Kong.

**Please register [ONLINE](#) (or via [www.AIIFL.com](http://www.AIIFL.com)) to reserve a place.**

*For Enquiries: Flora Leung at [fkleung@hku.hk](mailto:fkleung@hku.hk)*



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