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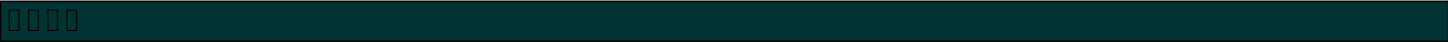
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14:10-15:40

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(a). □ □ □ □ □ □ □ □ □ □ □ □

**Transparency in Insurance Contracts: A Comparative Survey**

(b). □ □ □ □ □ □ □ □ □ □

**Insuring against Earthquakes: Lessons from New Zealand**

□ □ □ □ □ Professor Rob Merkin QC

□ Law School, University of Exeter □

15:40-15:50

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15:50-16:00

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(a). □ □ □ □ □ □ □ □ □ □ □ □

The speech will look at the way in which policyholders are protected by the provision of contract information at the outset and at the obligations of insurers to treat policyholders fairly when seeking to rely upon policy terms. Dr. Kyriaki Noussia, who is a professional in insurance law, will offer insights in these matters, while the operation of the Ombudsman will be mentioned by the Mr. Peter Tyldesley, and finally Prof. Rob Merkin QC will refer to the position in other common law countries worldwide. To be more easily acquired for audience from variable backgrounds, the speech will be kept at a relatively general level.

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(b).□□□□□□□□□□

In 2010 and 2011 a series of earthquakes wrecked large parts of the City of Christchurch on the South Island of New Zealand. Seven years later, nearly one-third of the claims are unresolved and new legal issues are arising all the time. This talk will identify the cause of the problems and lessons to be learned from the experience.

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**Professor Rob Merkin QC**  
**Law School, University of Exeter**

Prof. Merkin's academic interests are in all areas of insurance and reinsurance law, and arbitration law.



**Dr Kyriaki Noussia**  
**Senior Lecturer, Law School, University of Exeter**

Dr. Kyriaki Noussia is a Senior Lecturer (E&R). Prior to that (2010-2015) she has worked as a counsel in



**Mr Peter Tyldesley**  
**Lecturer, Law School, University of Exeter**

Peter was the solicitor at the English Law Commission initially responsible for its review of insurance law