



## GENERAL CASUALTY & SPECIAL RISKS

The firm's largest and most active practice group is an experienced team of professionals who provide a full range of litigation and advisory services in all lines of general casualty and special risks. We regularly act for primary insurers, excess and umbrella insurers, insurance pools, liability programs, and for insureds, with substantial self-insured retentions and deductibles.

We have extensive experience in appearing at all levels of courts in these matters, and with the large number of lawyers involved in the group, there is always a lawyer available with the right experience to efficiently and effectively handle any form of general liability or special risk matter. In addition, our 24/7 emergency call centre is available in the event of a catastrophic loss or for general legal advice at all times.

### Services

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#### Coverage

Complete coverage advice is provided on a broad range of liability policy wordings and endorsements, including comprehensive general liability policy wordings and special policy wordings intended to provide coverage for all forms of general casualty and special risk lines of business.

#### Liability Defence

Practice group members have extensive experience in a broad range of general casualty and special risk claims, including the following:

- Abuse liability
- agricultural liability
- amusement park liability
- ecclesiastical exposures
- elevator liability
- equine/equestrian liability
- exporters/importers liability
- fitness club liability
- food and beverage liability
- garage liability
- government liability
- heavy equipment and machinery liability
- home inspector liability
- life sciences liability
- liquor liability (commercial host/social host/tavern)
- logging and lumberjack liability
- maintenance contractor liability
- malicious prosecution
- media liability
- occupier's liability
- park liability
- patient care liability
- police services liability
- recreation facility/campground liability
- retail sales (retailer) liability
- school board liability
- security guard liability
- ski hill and resort liability
- sports liability
- trailer park liability

### Chairs

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### Members of the Group

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Stephen Barbier  
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Frank DelGiudice  
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Michael Kennedy  
Aisha Khan  
Catherine A. Korte  
Van Krkachovski  
Patricia A. Lawson  
Sabrina Lucibello  
Mark P. MacDonald  
Matthew Malcolm  
Paul McCague  
Bogdan Miscevic  
Sandra Monardo  
Megan Murphy  
Dr. Brian Murphy  
David J. Olevson  
Aryeh Samuel  
Martin Smith  
James Tomlinson  
Sean Valentine  
Peter F. Yaniszewski

# GENERAL CASUALTY & SPECIAL RISKS cont'd...

## Risk Management

The most efficient method of limiting liability is through effective risk management techniques and strategies. Our group of highly trained lawyers provide a complete range of risk management advice on methods of limiting liability exposure including:

- establishment of appropriate protocols and procedures
- drafting and interpreting bills of lading, lease agreements and other contractually related documentation
- development of manuals and handbooks
- training of employees
- utilization of incident reports and special contractual provisions designed to restrict liability exposure
- development of privacy legislation procedures and protocols
- co-ordinating claims between insurer and insureds where there is a significant deductible or self-insured retention
- advising on claims that are in excess of policy limits

## Publications

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*Legalizing Marijuana: Drug Recognition Experts and Drug-Impaired Driving - Additional Considerations for Insurers following Supreme Court decision* by Michael Blinick and Aryeh Samuel, First sent by MB Client Newsletter, February 23, 2017

*Medical Marijuana: Considerations for Employers* by Sophia Souffront and Michael Blinick, First sent by MB Client Newsletter, February 08, 2017

*Legalizing Marijuana: Drugged driving and how insurers can manage risk* by Michael Blinick and Aryeh Samuel, First sent by MB Client Newsletter, January 13, 2017

*Legalizing Marijuana: Product Liability for Producers, Distributors, and Dispensers* by Michael Blinick and Josh Sugar, First published in the Product Liability Client Newsletter., December 14, 2016

*Legalizing Marijuana: Are Dispensaries and Vapour Lounges the new Tavern?* by Michael Blinick, November 29, 2016

*First Party Claims - 7 Part Series* by Patricia A. Lawson, Samaneh Frounchi, Mercedes Marin and Marisa Gilmore, First Presented at the CBA-OBA Professional Development Program: Fast Out of the Gate: An Insurance Law Primer, November 28, 2016

*Ontario Court of Appeal releases decision in expert evidence case* by Laurie Murphy, MB Newsletter, January 29, 2015