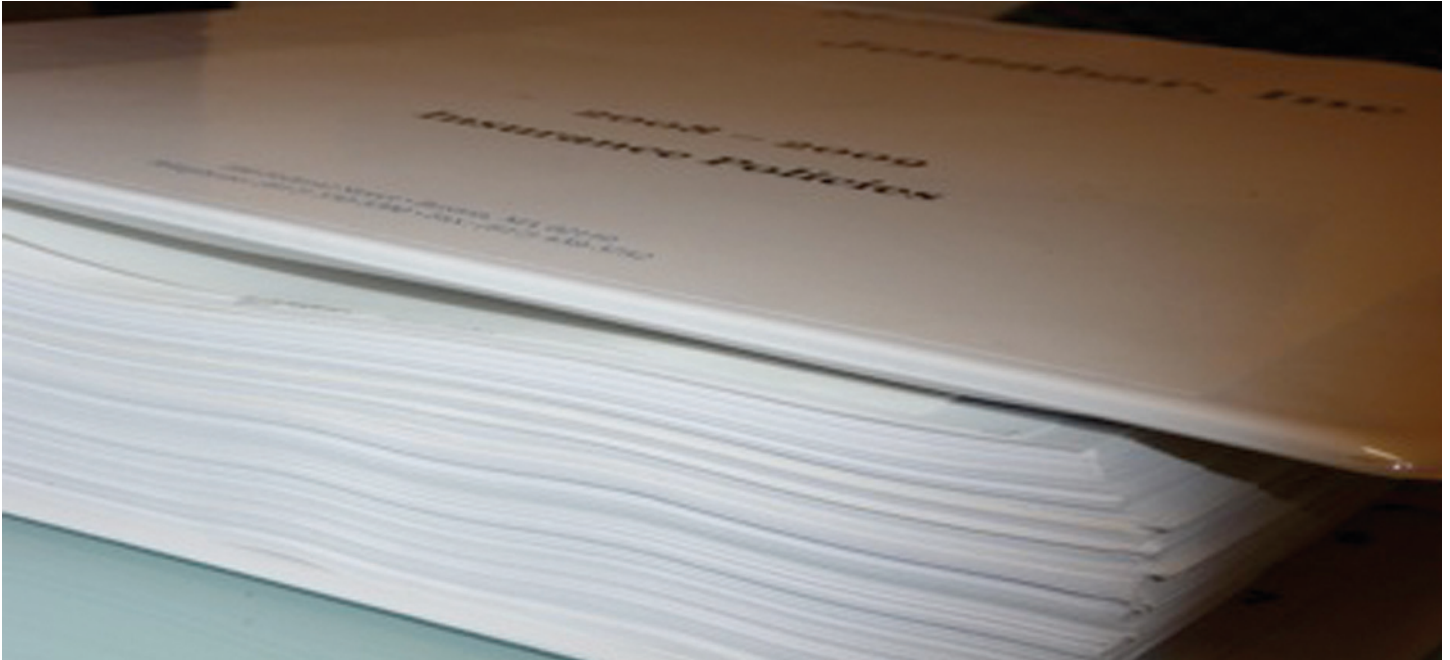


# HOW DO YOU REALLY KNOW WHAT'S IN YOUR INSURANCE POLICIES?

Let us review the fine print for you!



▶ **2009, New York Federal Judge in court describing an insurance policy:**

*“... many pages of single-spaced, densely worded language..., to which declarations, schedules, riders and exclusions are appended, like ornaments on a Christmas tree, although without their charm.”*<sup>1</sup>

▶ **1873, New Hampshire Supreme Court on the subject:**

*“... forms of applications and policies, of a most complicated and elaborate structure, were prepared, and filled with covenants, exceptions, stipulations, provisos, rules, regulations and conditions, rendering the policy void in a great number of contingencies...”*<sup>2</sup>



### 1975, Comment by New Jersey Court of Appeals:

*“It should not be necessary for the insured to provide himself with a microscope in order to inspect the small print contained within his insurance policy. Neither should it be necessary for an insured to provide himself with an insurance policy to protect himself against the provision to be found within such small print of his insurance policy.”<sup>3</sup>*

1. Southern District of NY, May, 2009, Janart 55 West 8<sup>th</sup> LLC v. Greenwich Insurance Co.
2. *The Legal Environment of Insurance*, Frederick G. Kempen, J.D., Chairman The Wharton School Legal Studies Department, et al, 1978; 200 IL App. 201.
3. District Court, Passaic County New Jersey, 1975, Andrito v. Allstate Insurance Company

Contact us today and let our team of expert risk advisors give you a complimentary review of the policy that concerns you the most. We will let you know exactly what is in the fine print that will impact you.  
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