

Monthly insurance policy wording update

# The Word, September 2024

23 September 2024

Welcome to September's edition of The Word, where we bring insight and updates from across the insurance sector.

In this month's edition we examine the [short-term insurance market](#) and what insurers should look out for.

We highlight the [findings of racial discrimination](#) following earthquake losses in Oklahoma and the biases present in claims settlements.

We then consider how councils becoming [vicariously liable for abuse by kinship foster carers](#) may cause implications for local authority insurers.

Additionally, there are some recent updates from the Lloyd's Market Association (LMA) – we take a look at the new [Open Form Default Clause](#) for marine hull insurance policies, as well as the [Computable Binding Authority Agreement Consultation](#).

Regular readers may remember our previous [LMA update on PFAS exclusions](#). In this edition we take a [deeper look into these 'forever chemicals'](#) and what impact any damage they cause may have for insurers.

We also consider [Google ad spoofing in insurance](#) and how the Online Safety Act may impact this.

We hope you find this edition informative and insightful.

Tim

## Contents

[Latest short-term insurance trends](#)



[Oklahoma earthquake: Racial discrimination in adjudication](#)



[Local authority insurers: Vicarious liability in kinship carer abuse](#)



[The LMA's new Open Form Default Clause](#)



[LMA binders' consultation](#)



[PFAS: The issue that won't go away](#)



[Will the Online Safety Act help reduce Google ad spoofing in insurance?](#)



## Key contact

Tim Johnson

Partner

[tim.johnson@brownejacobson.com](mailto:tim.johnson@brownejacobson.com)

+44 (0)115 976 6557

---

## Related expertise

### Services

Coverage disputes and policy  
interpretation

Insurance claims defence

Policy drafting and distribution