



Life Assurance Law and Practice

Peter Hamilton

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This text brings together and explains all the disparate areas of the law which regulate life assurance - namely trust law, contract law, revenue law and financial services regulation. The book provides a reference of law affecting life assurance operations, so that in any given situation one can see how the different elements interact. It also provides an examination of the practical implications, showing what action needs to be taken to avoid inadvertent mistakes, steer clear of problems and resolve disputes. To illustrate the principles involved, extensive use is made of actual case studies, many of which have led to landmark judicial decisions. Each chapter starts with a summary, so those less familiar with the topic can acquaint themselves with the fundamentals before continuing with detailed research. The book also includes precedents, enabling the correct drafting of documents and agreements. In addition, several chapters look at taxation, enabling the reader to review the opportunities to achieve tax efficiency or avoid unnecessary liabilities, and at the European dimension, both in terms of undertaking life assurance operations in Europe, and the impact of European directives on regulating life offices.

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