

## CONTENTS

<b>Editorial Note</b>	141
<b>Articles</b>	
Extrinsic material and the interpretation of insurance contracts — <i>The Hon J J Spigelman AC QC</i>	143
Identity in insurance: The English position — <i>Dr Özlem Gürses</i>	163
The Civil Liability Act: Impact and effect — <i>The Hon Wayne Martin</i>	187
Pitfalls of claims made insurance in large scale financial liability cases — <i>Fred Hawke and Laura Burke</i>	203
Losing the right to decline a claim by election — <i>Tim Faulkner</i>	219
<b>Case Note</b>	
Victorian Supreme Court of Appeal considers costs extension clause in liability policy — <i>Olivia Dinkha</i>	234