



Handbook of the Law of Insurance (Classic Reprint)

William Reynolds Vance

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Excerpt from Handbook of the Law of Insurance

This work, elaborated from the author's lecture notes as they were experimentally developed through several years spent in teaching the law of insurance in Washington and Lee University, is designed primarily for the student, although it is hoped that it may be found useful to the practitioner as well, and possibly contribute something, however little, toward the needed crystallization of this branch of the law from its present amorphous condition. The principal object of the treatise is to give a consistent statement of logically developed principles that underlie all contracts of insurance - erratic doctrines and eccentric decisions being relegated to the foot-notes so far as fairness would permit. Subsidiary chapters are added, treating of the rules peculiar to the several different kinds of insurance, special attention being given to the construction of the standard fire policy.

Since there are more than thirty thousand cases involving questions of insurance to be found in English-printed reports, the citation of cases, upon which much care has been expended, is selective rather than exhaustive. That is, the cases found in the foot-notes are cited for the purpose of supporting, illustrating, or supplementing the statements of the text, and not with any ambition to supplant the digests. For the convenience of both students and teachers, those leading cases which have been selected by the compilers of the various case-books on insurance law as well adapted for illustrative purposes, are printed in capitals. Finally, without invidious mention of names, the author desires to extend in this manner his thanks to the many friends to whose counsel and aid any merit that may be possessed by this book is largely due.

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