

# Liability insurance, professional activities and gross fault: the Québec Court of Appeal sets the record straight

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On August 2, 2012, the Court of Appeal rendered a major decision on professional liability insurance . As a result of this ruling, insureds and insurers alike should review the wording of such policies, especially gross fault exclusions and the definition of "professional activities". The ruling is also noteworthy for its treatment of apportionment of liability between the professional and the client.