

Complimentary Webinar

Unlocking the Other Circumstances Clause & Wide Area Damage in Business Interruption Insurance



19 August 2025



1 CPD Hour

2.30 p.m. to 3.30 p.m.
(Singapore Time)
[Register Now](#)

In today's complex claims environment, one clause continues to spark debate and drive disputes – the 'Other Circumstances' Clause'. Often tucked away in Business Interruption policies, this clause has far-reaching implications for how losses are calculated, particularly in the wake of wide area damage (WAD) events such as natural catastrophes, pandemics or geopolitical disruptions. With landmark cases like **Orient-Express Hotels** and the UK Supreme Court's **FCA Test Case** reshaping interpretations globally – but with Asia charting its own course – claims professionals face mounting challenges in quantifying losses fairly.

This session explores the clause's role, the legal evolution through case law, and its impact on BI claim assessments. Real-world examples help participants understand the challenges and approaches used by courts and insurers, especially within the Asian context.

Webinar Outline

1. Welcome & Introduction

- Context: The relevance of OCC in catastrophe losses
- Goals of the session: What attendees should walk away with

2. Understanding the Other Circumstances Clause

- What it is and where it fits in a BI policy
- Why it matters in WAD loss scenarios

3. Legal Landscape: How Courts Have Interpreted OCC

- Key case(s): Orient-Express Hotels (2010), UK FCA Test Case (2021) and
- Case law in the Asian Jurisdiction
- Implications for claims handling

4. Real-World Applications & Claims Implications

- Practical impact on loss quantification
- Common issues and lessons for claims professionals in Asia

5. Q&A and Discussion

- Addressing participant questions
- Sharing experiences and perspectives

Meet The Speakers



Aruna Chandrapalan

Partner, Head of Forensic Accounting Services, Asia
Sedgwick Singapore Pte Ltd

Aruna is a highly skilled professional in the field of Forensic Accounting, currently serving as the Head of Forensic Accounting Services Asia in Singapore. She is the current Chairperson of the CILA's Business Interruption Special Interest Group (SIG).

Aruna's career includes significant roles at Sedgwick, Aon, and Marsh, where she gained extensive experience in forensic advisory services. She holds professional certifications such as ACMA, CGMA, ACILA, and CFE. Her journey reflects a dedication to excellence and a deep understanding of complex financial services.



Gerald Cheang

Associate Director, Forensic Accounting Services, Asia
Sedgwick Singapore Pte Ltd

With more than 11 years of experience in forensic accounting, Gerald has specialized in quantifying economic losses, conducting fraud investigations, and working on other related projects.

He has extensive experience with business interruption claims in Asia and beyond.

Register today for an engaging hour of insights and expert knowledge!

For more information, contact us at:



(65) 6221 2336



TT@scidomain.org.sg



www.scicollege.org.sg