



## *Is there a duty to read insurance contracts? PropertyCasualty360*

By Louie Castoria

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*The “duty to read” is a legal fiction, better stated as “policyholders are deemed to know the essential terms of their contracts.”*

*We accept as true a lot of things that aren’t.*

*It’s generally accepted that Rick Blaine, Humphrey Bogart’s character in Casablanca, told his pianist, “Play it again, Sam.” He didn’t — never happened. Nor does the Bible say, “The Lord helps those that help themselves.” In Conan Doyle’s works, Sherlock Holmes never says, “Elementary, my dear Watson.” But because we’ve heard those supposed sayings so often, we treat them as genuine.*

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