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Sommario/riassunto	We are all far more litigious and conscious of our rights than we were. The courts are interpreting negligence far more widely. Claims have soared - and so have awards. The consequences for individuals and businesses, especially small businesses, can be dire. Fred Collins, an acknowledged expert in the field, provides detailed guidance and technical advice on how to mitigate the risks facing you and how to insure against them effectively and cost-effectively.