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Harmon C. Hayden is the founder of Harmon Hayden Law with offices in Kamloops and Vancouver, British Columbia: [www.haydenlaw.ca](http://www.haydenlaw.ca). He is internationally recognized as one of the world's leading lawyers in insurance, reinsurance, and product liability: [www.expertguides.com](http://www.expertguides.com). He has served as a nominee of the Attorney General of Canada on the Minister's Judicial Advisory Committee and as an Adjunct Professor of Insurance Law, Faculty of Law, at Thompson Rivers University. He has practiced law for over 35 years focusing on insurance, reinsurance, product liability, construction, institutional sexual abuse and commercial litigation. He presently acts as national coverage counsel in multi-jurisdictional class actions in corporate E&O claims with claims in the billions of dollars. A major part of his practice over the past 30 years has been in the defence of schools, religious organizations, and charitable clubs in sexual abuse claims. He successfully defended a school in one of the first institutional sexual abuse cases in Canada in 1988. He was also successful counsel in the Supreme Court of Canada in *EDG v. Hammer* [2003] S.C.R. 459, one of a trilogy of cases heard at the same time regarding institutional liability for sexual abuse, a trilogy which remains foundational for Canadian law in this area.