

Laura M. Day

Partner

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Disputes
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Municipal Liability
Insurance Claim Defence
Appellate Advocacy
Commercial Litigation
Contract Disputes

Laura is a Partner in BLG's Toronto office. She is also a member of BLG's National Coverage Team and advises clients on high-profile multimillion-dollar insurance coverage claims, including institutional abuse claims. She acts as coverage counsel, provides coverage opinions, assists with policy language, and advises on policy interpretation under many forms of policies, including:

- Commercial General Liability Policies
- Errors & Omissions Policies
- Directors & Officers Policies
- Excess/Umbrella Policies
- Property Policies
- Cyber Policies
- RWI Policies

Laura also maintains an insurance regulatory practice advising on regulatory compliance.

As a litigator, Laura has specialized experience in public authority and product liability matters. She defends public institutions, including municipalities, in a broad range of tort claims. She also acts as defence counsel on behalf of engineers, architects, accountants, medical facilities, commercial hosts and others. She advises clients in complex product liability claims for a wide range of industries, including automotive, construction and consumer products. She has advised clients in cross-border and domestic multi-jurisdictional matters. She has extensive experience in all aspects of the litigation process, including examinations for discovery, mediations, pre-trials and trials.

Laura has specialized experience in public authority and product liability litigation. She advises clients in complex product liability claims for a wide range of industries, including automotive, construction and consumer products. She has advised clients in cross-border and domestic multi-jurisdictional matters.

Laura has appeared before the Ontario Superior Court of Justice, the Ontario Court of Appeal and the Manitoba Court of Queen's Bench. She had trial experience in the Ontario Superior Court of Justice and has appeared before administrative tribunals.

Experience

- Acting as counsel in coverage litigation.
- Acting as litigation counsel for automobile manufacturers in claims alleging product defects.
- Representing manufacturers in fire loss claims related alleged product defects.

Insights & Events

- Author, "FSRA’s new Operational Risk and Resilience Guidance for Ontario insurers", BLG Article, July 2026
- Author, "Insurance Legal Ledger: BLG’s business insurance newsletter (Spring 2026)", BLG Article, June 2026
- Author, "What’s guaranteed – and what isn’t: The Supreme Court of Canada draws the line on GRC coverage in Emond v. Trillium Mutual Insurance", BLG Article, February 2026
- Author, "The Court holds that the duty to defend is not a bridge too far", BLG Article, November 2025
- Author, "Furtado v. Lloyd’s Underwriters: Relief from forfeiture not available for breach of condition precedent", BLG Article, April 2025
- Author, "Ontario Court of Appeal confirms coverage despite breach of a statutory condition", BLG Article, November 2023
- Author, "Ontario court decision: Insurer not obligated to defend “mixed” claim ", BLG Article, November 2023
- Author, "Concurrent Duties of Care: Case et al. v Pattison et al., 2023 ONCA 529", BLG Article, August 2023
- Author, "Road rage in motor vehicle accidents and the “but for” test: Moran v Fabrizi, 2023 ONCA 21", BLG Article, March 2023
- Author, "Regulating artificial intelligence: Preparing your business for the future", BLG Article, February 2022
- 5 more insurance industry trends: Product recall, municipal, cargo and business interruption insurance, BLG Perspective, November 2021
- Author, "Ontario Court of Appeal upholds new judgment high for FLA claim ", BLG Article, August 2021
- Product liability and class actions, BLG Perspective, April 2021
- Author, "Ontario Court of Appeal addresses available insurance coverage and additional insured", BLG Article, September 2020
- Author, "This is NOT a test: Inaugural AV safety standard published", BLG Article, May 2020
- Author, with Laura Day: “A Current Look at Roadway Liability: Recent Decisions of the Ontario Court of Appeal On First Principles to Determine Liability, Municipal Liability Risk Management, Vol. 19, no. 6, September 2017.
- Author, "What's Old Is New Again: Ontario Court Of Appeal Affirms First Principles In Roadway Liability", BLG Article, May 2017

- Author, "Duty of Care to Victims of Problem Gamblers Not "Hopeless"", BLG Article, June 2016

Beyond Our Walls

Professional Involvement

- Member, Law Society of Upper Canada
- Member, Canadian Bar Association
- Member, Ontario Bar Association
- Member, The Advocates' Society

Awards & Recognition

- Recognized in the 2026 edition (and since 2024) of *The Canadian Legal Lexpert Directory* (Litigation - Product Liability, Litigation - Commercial Insurance)
- Recognized in the 2026 edition of *Lexpert Special Edition: Litigation*

Bar Admission & Education

- Ontario, 2010

- LLB, University of Windsor, 2009
- JD (magna cum laude), University of Detroit Mercy School of Law, 2009
- BBA (Hons.), Wilfrid Laurier University, 2005

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As the largest, truly full-service Canadian law firm, Borden Ladner Gervais LLP (BLG) delivers practical legal advice for domestic and international clients across more practices and industries than any Canadian firm. With over 800 lawyers, intellectual property agents and other professionals, BLG serves the legal needs of businesses and institutions across Canada and beyond – from M&A and capital markets, to disputes, financing, and trademark & patent registration.

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