

2 PJI 4 | LEGAL CAUSE

a. Legal cause generally:

Misrepresentation of a material fact is a legal cause of loss or damage if it directly and in natural and continuous sequence produces or contributes substantially to producing such loss injury or damage, so that it can reasonably be said that, but for the misrepresentation, the loss or damage would not have occurred.

b. Concurring cause:

In order to be regarded as a legal cause of loss or damage misrepresentation of a material fact need not be the only cause. Misrepresentation of a material fact may be a legal cause of loss injury or damage even though it operates in combination with some other cause if the misrepresentation contributes substantially to producing such loss or damage.

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