

# INSURANCE POLICYHOLDER DISPUTES

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# POLICYHOLDER FOCUS

We are a specialist insurance practice dedicated to working with policyholders.

We specialise in the resolution of insurance coverage disputes, with particular experience of high-value, multi-jurisdictional claims. We also advise on non-contentious insurance issues regarding policy construction and application.

We pride ourselves on delivering partner-led advice to achieve strategically-formulated solutions and outcomes. Through a combination of legal expertise and commercial focus, we assist our clients to minimise their legal risk, manage their legal spend and maximise the commercial outcome of disputes.

Our client base includes national and multinational policyholders across a range of sectors, including energy and utilities, financial services, health, real estate, retail & consumer and transport.

Our expertise spans the full range of business insurance, including professional indemnity, D&O, employers' liability, product liability, fidelity, fraud, crime, property, trade credit, cyber, warranty and indemnity, political risk, automotive, energy and construction.



**VERY HARD WORKING, VERY COMMERCIAL. VERY CONCERNED WITH THE CLIENT'S OUTCOME, AND PASSIONATE ABOUT PROTECTING POLICYHOLDERS AGAINST THE MARKET.**

Insurance Litigation: For Policyholders - Legal 500, 2021

# WHY INSTRUCT AG

## Contentious Work

Our team has extensive experience of mediation, arbitration and litigation. Including complex, international, multiparty coverage disputes.

We add real value as our team are specialist insurance lawyers, who understand insurers and their markets, and know what it takes to get a claim paid.

## Advisory Work

We provide expert advice on the scope of the duty of disclosure, the drafting and interpretation of policy wordings, the consequences of breaches of policy terms, claims notification and claims control provisions, relationships with brokers, insurers' rights of inspection and the effect of insurance covenants in commercial agreements.

## Policy Reviews

We undertake detailed reviews of policy wordings and insurance programmes to improve coverage.

We are also able to assist in the negotiation and drafting of policy wordings to help ensure our clients' needs are met and to minimise the risks of insurers raising defences to future claims.

## Our Recent Experience

- Acting for a Fortune 500 company in a series of liability insurance arbitrations concerning losses in excess of \$300m arising from one of its products installed in residential homes.
- Acting for a financial institution in an €83m insurance coverage dispute concerning a credit insurance policy and in related professional negligence claims.
- Advising an infrastructure owner/manager in relation to property damage and business interruption insurance claims in excess of £100m.
- Acting for a FTSE 100 global pharmaceutical company in 3 significant Bermuda Form (product liability insurance) arbitrations, concerning claims totalling in excess of US\$2bn.
- Acting for a US headquartered client in an ongoing £19m warranty and indemnity insurance claim in the English Commercial Court.
- Advising in relation to coverage issues arising under a D&O and corporate liability insurance policy in respect of SFO and DoJ investigations into a client's historic business practices.
- Advising a UK PLC in relation to insurance coverage for remediation payments and investigation costs arising from alleged financial misstatements.

# MARKET RECOGNITION

## TESTIMONIALS

**WINNER - DISPUTE RESOLUTION FIRM OF THE YEAR**  
Legal 500 UK awards 2019



**‘RICHARD [WISE] IS A HIGHLY ACCOMPLISHED INSURANCE LITIGATION EXPERT – HE ALWAYS HAS US ONE STEP AHEAD OF THE OPPOSITION.’**

**‘HE HAS A CLEAR HEAD AND GIVES GOOD ADVICE.’**

**‘HE IS EXTREMELY ORGANISED AND STRATEGICALLY VERY SHARP.’**

Insurance: Mainly Policyholders - Chambers and Partners, 2021



**THEY GIVE VERY CLEAR ADVICE TO THE CLIENT AND DO WHAT THEY SAY  
THEY WILL DO**

Insurance: Mainly Policyholders - Chambers and Partners, 2021



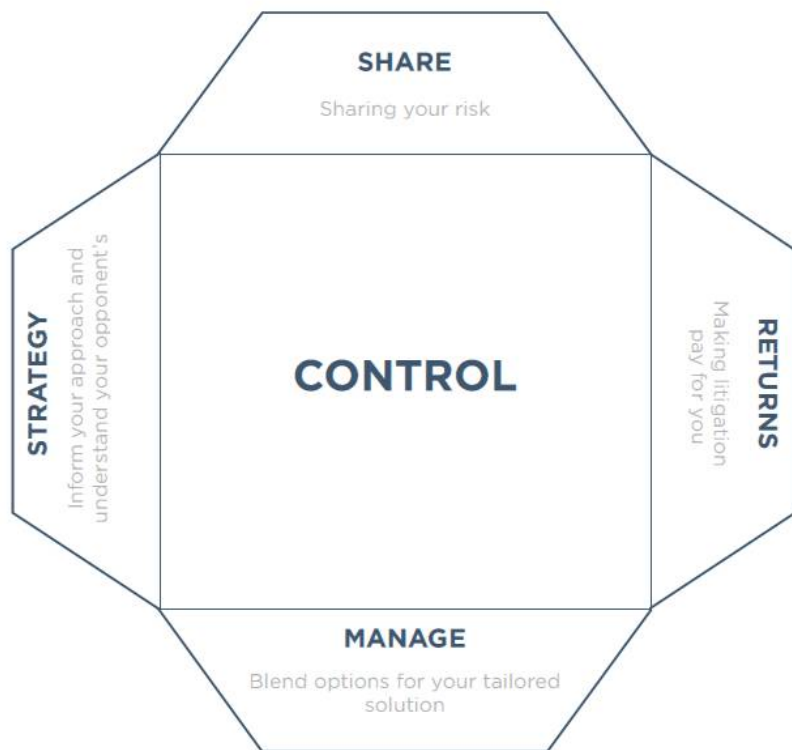
**‘VICTORIA [POOL] IS BRILLIANT AND EXTREMELY KNOWLEDGEABLE –  
SHE IS ALWAYS ON TOP OF THE CASE AND KNOWS EVERY ASPECT  
INSIDE OUT’**

**‘SHE IS GOOD AND PROACTIVE – WE HAD A REAL SENSE THAT SHE  
HAD THOUGHT THROUGH ALL OF THE ISSUES’**

Insurance: Mainly Policyholders - Chambers and Partners, 2021

# COSTS: WE ALSO OFFER CLIENTS **CONTROL**

Claimants can use litigation financing to mitigate and share risk with their lawyers, as well as to limit or eliminate upfront cost and even enhance returns - AG is at the forefront of the legal industry offering clients **CONTROL** (comprising a suite of products) when deciding how to fund their litigation.



Control is our integrated solution which includes conditional fee agreements (CFA), damages based agreements (DBA), third party funding (TPF) and after the event insurance (ATE). Depending on the case, these products can be combined or used interchangeably.

Since we launched Control in 2008, Addleshaw Goddard has been at the forefront of litigation financing. With over a decade's experience, we have acted in more than 160 commercial disputes on retainers involving CFAs, DBAs or TPF, frequently with support from ATE insurance.

We believe it is essential for businesses to understand both how they can make best use of the opportunities litigation financing presents and how their litigation strategies should evolve to keep pace. Our knowledge and credibility in the market means we can help our clients make decisions that are right for them and their business.

Further details about our CONTROL suite of products can be found on our dedicated Litigation Finance page on our website.

# OUR CORE TEAM



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Associate

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**RICHARD WISE... VERY IMPRESSIVE TEAM LEADER. FANTASTIC GRASP OF ALL DETAILS AND ABLE TO CUT THROUGH TO THE CENTRAL ISSUES. A REAL PLEASURE TO WORK WITH.**

Insurance Litigation for Policyholders – Legal 500, 2021

**VICTORIA POOL... TOP STAR FOR THE FUTURE, COVERS ALL THE BASES AND PROVIDES PROACTIVE COMMERCIAL SOLUTION DRIVEN ADVICE.**

Insurance Litigation for Policyholders – Legal 500, 2021

**NATASHA WINTER... SUPER BRIGHT, VERY SWITCHED ON AND EXTREMELY EFFICIENT. VERY MUCH A PARTNER IN WAITING.**

Insurance Litigation for Policyholders – Legal 500, 2021

**LAURA PAYNE... SO DILIGENT AND INTELLIGENT. EXCELLENT WITH CLIENTS AND PAPERWORK. A JOY TO WORK WITH.**

Insurance Litigation for Policyholders - Legal 500, 2021



# OUR CORE TEAM



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Associate

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**THE TEAM WITH WHICH I HAVE BEEN WORKING ARE AN ABSOLUTE JOY TO WORK WITH. EXTREMELY EFFICIENT, SWITCHED ON AND VERY BRIGHT.**

**Insurance: Mainly Policyholders – Chambers and Partners, 2021**

# MORE ABOUT AG – IN **FACTS & FIGURES**

## REMARKABLE CLIENTS

**43 FTSE100 CLIENTS**

We've acted for many of the World's most respected companies in the last two years

## BENCH STRENGTH

**>1,200 LAWYERS**

Over 1,200 lawyers around the World, including over 250 partners

## PROVEN SPECIALISTS

**>50 PRACTICES**

Experts in over 50 specialisms of business law

## UNLOCKING YOUNG POTENTIAL

**45 ACTIVITIES**

We are active in 45 different CSR initiatives focused on 'Unlocking Young Potential'

## ADAPTABLE

**>240 YEARS**

First established in 1775, the firm has adapted in line with over 240 years of client needs

## AWARD WINNING

**>45 AWARDS**

Over 45 awards and accolades for the practice and business of law in the past three years

## VALUED SERVICE

**22 YEARS**

The average length of our FTSE100 client relationships is 22 years. Clients return to us, time and again

## GLOBAL DELIVERY

**94 COUNTRIES**

We've helped clients in 94 countries in the last few years, via 12 offices around the World

## INNOVATION

**TOP 10**

The Financial Times ranked us a top 10 law firm in Europe for innovation

## INCLUSIVITY

**12 TIMES**

Named a Top 50 Employer for Women, 12 times in 14 years, by The Times

## TECHNOLOGY

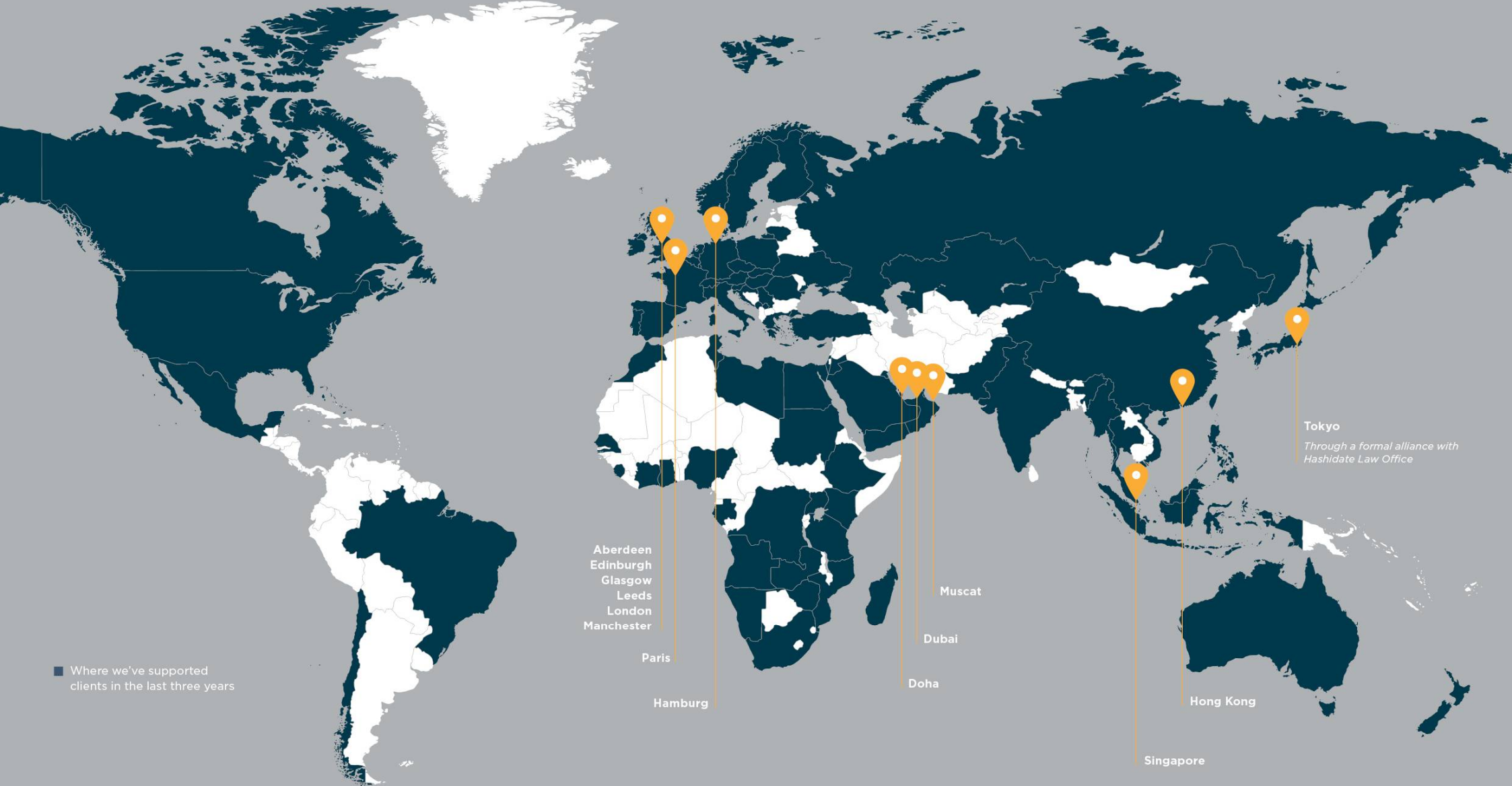
**>2,500 CLIENTS**

Over 2,500 companies have relied on our specialist tech, consultancy and innovation teams



# WE WORK WHERE OUR CLIENTS NEED US TO WORK

Working from 13 offices around the world, we've acted in 94 countries for our clients in the last three years. You can rely on us wherever you need an imaginative legal solution to a pivotal business problem.



■ Where we've supported clients in the last three years

Aberdeen  
Edinburgh  
Glasgow  
Leeds  
London  
Manchester

Paris

Hamburg

Muscat

Dubai

Doha

Hong Kong

Singapore

Tokyo  
*Through a formal alliance with Hashidate Law Office*

**PROBLEMS. POSSIBILITIES.  
COMPLEXITY. CLARITY.  
OBSTACLES. OPPORTUNITIES.  
THE DIFFERENCE IS IMAGINATION  
THE DIFFERENCE IS AG**

[www.addleshawgoddard.com](http://www.addleshawgoddard.com)

Aberdeen, Doha, Dubai, Edinburgh, Glasgow, Hamburg, Hong Kong, Leeds, London, Manchester, Muscat, Singapore and Tokyo\*

\* a formal alliance with Hashidate Law Office

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