



## Client Guide to Commercial Litigation



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## Why take the risk?

Your solicitor will have explained to you that litigation carries the risk that, if things do not go as planned, at the end of your case you or your business will not recover the legal fees it will have paid, including court fees and disbursements, and your business will be liable to pay your opponent's costs.

For a fee which is only payable if you win your case, you can fully protect you or your company against this risk with our Litigation Insurance, shifting the risk from you to us.

## What is Litigation Insurance and what does it cover?

Litigation insurance, often referred to as After the Event or ATE insurance, is a policy that is taken out when you become involved in a legal dispute. It provides financial protection against the risk of losing your claim. It specifically covers the cost of your own disbursements, such as the cost of expert's reports and court fees, and also covers your opponent's costs if they are awarded against you by the Court.

This type of insurance enables you to pursue your claim without the worry of having to pay out large sums if things go wrong. Not only does this give you peace of mind but it can demonstrate to your opponent that you are in a position to be able to fight the case for as long as is necessary.

For full terms and conditions of our policy wording please either refer to our website or ask your solicitor for a copy.

## How does my solicitor apply for this insurance?

The process is very straightforward. Your solicitor will need to complete a simple proposal form and send it to us along with some key documents which support and explain your case. This application to us is completely free of all charges.

Once we have considered and agree that your case is reasonable, usually within 10 working days, a quotation will be sent directly to your solicitor.

## How is the insurance paid for?

There is no premium to be paid up front and also no premium to be paid if your claim is unsuccessful. You only pay the premium if you win, and even then the premium is set at an affordable level.

The premium is usually calculated as a percentage of your own legal costs or as a percentage of the damages recovered.

Your solicitor will advise you of the insurance options available to you and the cost of the premiums.

## The advantages of Litigation Insurance with Temple Legal Protection

- Enables you to proceed with litigation to its full conclusion without having to settle or abandon a claim because of the worry or threat of costs.
- You will have access to disbursement funding and court fee funding at just 10% interest rate per annum
- Have certainty about your costs exposure from the outset.
- Total peace of mind that, if the action is lost, you will not pay any fees or premiums.
- Increased confidence in your case because an independent litigation insurer has decided to support the claim. This sends a powerful message to your opponents about the strength of your case.
- A flexible solution that can be used regardless of how your case is being funded.

## Next step:

If you are considering bringing a commercial claim please talk to your Solicitor to arrange litigation insurance with Temple Legal Protection.

Alternatively for more information you can call us on:  
**01483 577877**

Our Commercial Team experts will be pleased to help bring you peace of mind.

Temple Legal Protection is one of the country's leading underwriters of legal expenses insurance. We provide a wide range of competitive ATE (After the Event) and BTE (Before the Event) insurance solutions to law firms, brokers and insurers in order to help people reduce their financial risks in litigation.

## Temple Legal Protection Limited

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## The experts in litigation insurance and disbursement funding

Temple Legal Protection and Temple Funding are authorised and regulated by the Financial Conduct Authority

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