



## Insurance protection for the uncertainties of litigation



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## The risks of pursuing litigation

It is never easy telling a client that litigation comes with the risk that, if things do not go as planned, your client could be left in a position where they will be unable to recover their own costs, disbursements and court fees but also face the prospect of having to pay substantial amounts of opponent's costs very soon after receiving a court order. This risk can make clients reluctant to pursue a claim in the first place. If they have gone ahead then the risk can deter them from pursuing the claim for its full value.

In order to give your client peace of mind Temple Legal Protection can provide litigation insurance and funding. Our Litigation insurance, perhaps better known to you as ATE, covers the risk of having to pay your own disbursements, court fees and opponent's costs. The funding facility pays for ongoing disbursements and court fees. This provides your client with financial support during the course of the claim through our funding options and complete confidence regardless of the outcome of the case.

## Key product information

- Disbursement and court fee funding from just 10% per annum, only payable on funds actually drawdown not on allocated or earmarked funds
- Comprehensive Litigation ATE cover for up to £2m
- Flexible premium structures to suit the needs of a particular claim
- Cover for own disbursements and opponent's costs
- Straightforward deferred, staged and self-insured premiums
- Full Part 36 cover as standard
- The policy can be used to help defeat security for costs applications
- Cover for interim applications
- Delegated acceptance.

## Types of cases we insure

- Professional Negligence - for both lenders and individuals
- Subrogated Rights
- Contract disputes
- Insolvency
- Privacy/Defamation/Media litigation
- Partnership and Shareholder disputes
- Contentious probate
- Property disputes.

## Pricing

- Premiums are not payable until the conclusion of the case and only if there is a successful outcome
- Premiums are usually charged as a percentage of own costs or damages actually recovered - this percentage can be a fixed amount or can be staged

## Working with Temple Legal Protection

- Highly regarded market leaders who are fully authorised and regulated by the FCA
- Fast, professional and experienced underwriting decisions; robust and intelligent support throughout the case
- Very competitive premiums and completely free case submission process
- Simple and quick application process
- Straightforward online drawdown of funds
- One-off proposals can be submitted to us online, by email or via DX/Post
- Fully delegated authority schemes available - solicitors can issue policies without completing a proposal form, make/reject Part 36 offers, commence proceedings and proceed to trial without our consent
- Underwriting clinics - one of our specialist Underwriters will review your firm's caseload to assess the suitability of each case for ATE insurance.

## Next step:

For more information or to arrange an appointment with our Commercial team please contact our office on: **01483 577877**

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.

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### 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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