

# ATE Insurance and Disbursement Funding for Personal Injury Litigation in England and Wales

**temple**  
legal protection



## Temple Legal Protection Product Guide

How they work, our service offering  
and the benefits of partnering with us

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## Contents

- Introduction to Temple Legal Protection and Temple Funding
  - Why partner with us?
  - Our approach - a partnership that means business
- Personal injury After-The-Event (ATE) insurance
  - Introduction and advantages
  - ATE insurance from Temple Legal Protection
    - > Working with us - underwriting, case submission and claims
  - A delegated authority scheme from Temple Legal Protection
    - > Advantages for your firm and your clients
  - The Temple Online Policy System (TOPS)
- Disbursement funding
  - Introduction and advantages
  - Disbursement funding from Temple Funding
    - > How it works
- Next Steps

### ATE insurance or litigation insurance?

*Traditional legal expenses insurance is often known as Before-the-Event or 'BTE' cover. Though many solicitors commonly refer to After-the-Event or 'ATE' insurance, as we have done in this guide, your clients may better understand 'Litigation Insurance'. Where appropriate, we would encourage you to use the latter phrase in order to enhance the understanding of what is available to your clients.*

# Product Guide

## Introduction



### Temple Legal Protection and Temple Funding

#### Solutions to simplify your litigation

Temple Legal Protection and Temple Funding are market-leading providers of ATE insurance and disbursement funding that help reduce the financial risks of litigation for your clients.

- Our ATE insurance - also known as litigation insurance - is proven in a wide variety of personal injury disputes. The cover is 'A' Rated and provided in partnership with Royal & Sun Alliance (RSA), one of the largest and strongest insurers in the UK.
- Our disbursement funding removes the financial barriers which may prevent your client running a case to its full potential. Easy to administer and affordable, it gives your clients peace of mind and keeps the financial liability off your balance sheet.

#### An unrivalled level of service and expertise backs our products

In a rapidly evolving legal services sector our aim is to help you retain existing and attract new clients by providing industry-leading ATE insurance and disbursement funding that reduce the financial barriers and uncertainty in litigation.

Through innovation, agility and a strong client focus we have built our reputation working in close partnership with many leading law firms - providing 'best in class' options to support their business and their clients.

Temple Legal Protection and Temple Funding are fully authorised and regulated by the Financial Conduct Authority (FCA) providing transparency and security for both your firm and your clients.

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## Why partner with us?

### Temple Legal Protection

**At Temple Legal Protection we are committed to:**

- Working in an open and productive partnership with your litigation team by providing full access to our underwriters and decision makers.
- Listening and responding to you to enhance our products so you can offer your clients access to justice with comprehensive financial protection.
- Being competitive with our insurance pricing and providing higher levels of cover.
- Developing our professional reputation according to a strict code of ethics and values.
- Security - you can be confident that your client's case is as safe with us as it is with you.
- Avoiding unnecessary delays - with the Temple Online Policy System (TOPS) and bespoke Delegated Authority Schemes you simply go online, log-in and enter the case details; your client will be covered.

### Temple Funding

**Temple Funding is a wholly-owned subsidiary of Temple Legal Protection. We are:**

- UK based and FCA regulated - your firm and your clients are working with a reputable business which adheres to all UK financial services legislation and regulations.
- Experienced - our knowledge of the complexities of litigation is unequalled.
- Independent - with no external investors, funding decisions are made promptly in-house.
- Realistic - and committed to fair funding solutions that meet the needs of your firm.
- Competitive - our interest rates are very low within the market when compared to alternatives.
- Ethical - interest charges on disbursement funding are applied to the amount actually drawn down rather than the full credit limit.
- Straightforward - our online disbursement funding administration also uses TOPS. It is easy to use; there are no application forms, funding can be simply drawn down online.



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## A partnership that means business



We provide a unique and professional way of working in partnership with law firms. This ensures we deliver consistent, excellent service. Specific examples of this include:



*A dedicated, single point of contact - we appoint an experienced underwriter to manage your relationship with us. Many of our underwriters are qualified legal professionals, so they understand your challenges, requirements and expectations.*



*Handling queries in a timely manner - our underwriters hold authority to make decisions in almost all matters relating to your account, so you know you're talking to the right person every time. In addition, we guarantee a response to new policy enquiries within 10 working days, often far quicker.*



*Our ability to handle and pay claims - we have a no-nonsense and practical approach to claims that works for our client law firms. We assess all claims using a fair, just and transparent decision-making process.*



*A practical, ethical and genuine approach to business - we understand that every case is individual and take a pragmatic approach. We work alongside you to find a mutually beneficial resolution that works for your firm, your client and us.*

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All 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 legal costs and disbursements, but also face the prospect of having to pay substantial amounts of opponent's legal 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 those risks can deter them from pursuing it for its full value.

### The advantages of using ATE insurance:

It enables your client to afford to proceed with litigation to its full conclusion without having to settle (possibly lower than the optimum value) or abandon because of the amount of opponent's legal costs and own disbursements.

Your client will be able to fix, or at least have much better control over their costs exposure in the litigation.

The peace of mind for your client is that, if the action is lost, they will not be exposed to their opponent's legal costs and disbursements.

Increased confidence in the strength of the case because an independent litigation insurer has decided to support the claim and the lawyer's assessment of the risk. This sends a powerful message to your client's opponent, who may use robust tactics to try and get them to drop the case.

The insurance premium is paid by your client at the conclusion of the case and only if their claim is successful. If the case loses, they will not have to pay the premium.

### ATE insurance from Temple Legal Protection:

The structure of our ATE insurance policies is straightforward. The premium is payable in the event of a win at the conclusion of a case and self-insured in the event of a loss.

It is a flexible solution that can be used as long as the case is being conducted by a lawyer under a conditional fee agreement or other approved retainer such as a DBA.

Our pricing is proportionate to the complexity, type and value of the claim. The premiums are block rated for consistency and clarity.

We insure a wide range of personal injury cases including road traffic accidents, occupiers liability, employers' liability, product liability and industrial disease including asbestos claims.

We provide a standard limit of indemnity of £100,000 but can increase this to £250,000 and above. We cover own disbursements (not own counsel's fees) and the opponent's legal costs and include situations where a Part 36 offer is not beaten.



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## Working with us



### Our underwriting process is simple and straightforward.

1. We will generally not insure one-off personal injury risks but we do require a commitment to insure a minimum number of all your CFA supported cases and the law firm must be able to demonstrate appropriate expertise and a proven track record of success.
2. We will want to enter into a delegated authority scheme (see below) but, once in place, it may still be necessary to refer individual risks to our underwriting team.
3. We have an experienced underwriting team but fully respect the views of those who refer cases to us. Although our solicitor-clients will be more confident with the cases they bring to us there may still be occasions when we will decline to offer terms.

### Types of cases we insure:

- Road traffic accidents
- Accidents at work
- Occupiers' liability
- Industrial disease
- Product liability
- Clinical negligence

*Every time I have to deal with the recovery of an ATE premium in respect of our previous insurers it reinforces the wisdom of switching to Temple Legal Protection. Thank you for breaking the mould in terms of how insurers and their representatives behave.*

**Paul Grimwood - Hart Brown Solicitors**

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### A delegated authority scheme from Temple Legal Protection

We are able to pass the initial underwriting process to you using our delegated authority scheme.

- As a coverholder, your firm is empowered to pursue cases to their full potential with minimal input from us.
- You can incept policies on behalf of your clients without having to refer cases to us.
- Reporting on a case's progress is easy using the Temple Online Policy System (TOPS).

Delegated authority is the most straightforward, cost effective and rapid way to obtain our ATE insurance and disbursement funding, without the need to apply for each case individually. Our delegated authority schemes provide full delegation to firms to run their cases and your clients benefit from a discounted price on the insurance premium.

The terms and scope of the delegated authority is set out in a Coverholder Agreement. This identifies the nature and range of litigation covered by the scheme and sets a standard limit of indemnity applicable to all policies incepted under it. Cases that by their nature fall outside the scheme can still be referred to us via TOPS.

Once approved for a scheme, you will have access to TOPS; this is also used to administer our disbursement funding product, if required. The scheme proposal will state pre-agreed criteria; a case matching the criteria will be eligible for insurance and disbursement funding, it's that simple.

Do note that our specialist team of underwriters are directly accessible should you require a second opinion or to discuss a particular matter.

### Some low price ATE insurance premiums can be misleading

They can appear attractive but be sure to look for safeguards to ensure you are comparing 'like with like' with your providers. For example is the insurance provider FCA regulated, UK based and do they have 'A' rated capacity? (Temple Legal Protection can answer 'yes' to these key three criteria). And if you use a broker to source your ATE insurance, is the premium really cheaper? Their commission arrangements need to be allowed for.

*Temple are a great company to deal with. They are honest and do what they say on the tin which is important in business. They are also very nice people to deal with.*

**Damian Horan - Partner,  
Moore Blatch Resolve LLP**



# Product Guide

## A delegated authority scheme



### Benefits of a delegated authority scheme for your firm:

- No requirement to obtain permission to issue or serve proceedings or reject an offer of settlement.
- No onerous reporting requirements. Your authorised personnel can update us through TOPS whenever a material development occurs.
- Permission is not required to incur disbursements.
- You only need to get in touch with us if you wish to discuss a case; this may be if there is a material development that impacts upon the case's prospect of success; or if the case has settled in your client's favour.
- A counsel's opinion is not required as qualifying cases are determined by the approved firm's assessment of the merits.

### Advantages of delegated authority for your clients:

- Their claim can be run by you to its full potential.
- You don't need to use valuable time preparing a detailed proposal for us to review.
- The qualifying merits of success are determined by you so that your client doesn't need to pay for a counsel's advice on prospects.
- Our standard policy wording covers interim hearings.
- With the Temple Online Policy System approved firms can create the ATE insurance policy, typically in less than 5 minutes.
- Our disbursement funding can also be managed through the system with funds transferred direct to your firm's account.

### Temple's Online Policy System

The Temple Online Policy System (TOPS) is our market-leading web portal, designed in-house specifically for one purpose, to ensure law firms like yours have direct access to inception insurance policies and manage disbursement funding without the need for unnecessary multiple application forms, meetings or calls which take additional time.

Approved firms will be able to create the ATE insurance policy, simply by following the 5-step process on TOPS. This process typically takes less than 5 minutes.

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## Disbursement funding for multi-track Personal Injury cases

### Introduction

**We appreciate that most personal injury law firms** tend to fund their clients own disbursements in fast track personal injury cases but in higher value multi-track cases that is not always the case.

Claims are often made against large organisations that have far greater access to funds to enable them to vigorously defend the case. This means disbursements incurred by your client can amount to a considerable sum of money. As this often will be several thousand pounds, especially since court fees have increased significantly, this can prevent your client from pursuing their case at all.

Unless your client has the independent means - or a bank loan, business overdraft or a credit card - to fund their disbursements, then recourse to a third-party funder is an option.

A client using their own financial resources is a risk for them, because in this situation the disbursements will not be covered in the event of an unsuccessful case.

As with an ATE insurance policy, where the support of an independent specialist insurer is a statement of intent, disbursement funding also sends a clear message to the opponent; that your client has sufficient funds to fully pursue their case and they need not be pressured into dropping the case or settling for less than it is worth.

### Our disbursement funding - for your client's peace of mind

**Your potential clients have concerns about risk and costs** - as their legal advisor you'll want to address your clients' uncertainty and remove the financial barriers of running a case to its full potential. Supporting your clients with our fully regulated, practical disbursement funding facility will help allay their fears and make them more confident to pursue their claim and instruct your firm.

Temple Legal Protection, through its wholly owned subsidiary Temple Funding Limited (which is fully FCA authorised and regulated) is able to offer a loan facility specifically for disbursements such as court and expert's fees. For their peace of mind, it is a prerequisite that your client apply for, is offered and has accepted a Temple Legal Protection ATE insurance policy usually under a delegated authority scheme. This fully indemnifies our funding provision; if the case is unsuccessful, neither your firm nor your client is liable for any disbursements.

#### Funding without ATE insurance is high risk

The ability to cover own disbursements and opponent's legal costs can be a deciding factor for your client whether to appoint your firm. The availability of disbursement funding with ATE insurance doesn't question your judgment. Together they remove the uncertainties of litigation, give your client peace of mind and keep a financial liability off your balance sheet.

*"Providing best advice and excellent service to litigation clients starts with looking at all the funding options. Where that includes insurance and disbursement funding it is essential to align so far as possible the interests of the client with those of the funder. This requires a real understanding on the part of the funder of both the specialist work and the client's concerns. Over many years Temple Legal Protection have shown just that and worked collaboratively to help my clients obtain access to justice."*

Richard Follis - Shoosmiths

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## How it works



**Our disbursement funding product is robust**, clearly written and responsibly funded; we offer one of the most competitive rates in the market and only charge interest on funds used, not the total allocated.

1. We provide full underwriting support - having your account managed by an authorised decision maker combined with our best in class online portal, means you have immediate access to policies, funding, help and advice.
2. A maximum amount is agreed with the insured and the loan facility is operated through 'TOPS' our on-line policy system, which enables payments to be applied for and paid rapidly.
3. Your client would enter into a credit agreement direct with Temple Funding through your law firm (acting as credit intermediaries). Such agreement would be subject to rights and obligations under the Consumer Credit Act 1974.
4. Interest on the outstanding loan balance accrues at 10%; this is calculated on a daily basis and compounded monthly. There is a drawdown fee of £75 per request of payment. Money is transferred via TOPS directly into your firm's client account. [Click here](#) to try out our new disbursement funding interest rate calculator and give your clients a head start with some of the most competitive rates in the market.
5. Should your client lose their claim, all funding costs are covered under the Temple Legal Protection ATE insurance policy, so you won't be liable to pay them at all. Interest payments remain a liability for your client.

### Next Steps

To find out about how our clinical negligence ATE insurance and disbursement funding products can help your firm and your clients we suggest a short presentation from our personal injury team to your litigation fee earners. This often helps to ensure awareness of ATE insurance and disbursement funding across your firm. To arrange an appointment please contact our office on **01483 577877**.

For further information please visit: [www.temple-legal.co.uk](http://www.temple-legal.co.uk)

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

Temple Funding offers straightforward, affordable disbursement funding that gives claimants the freedom to pursue their claim without having to pay disbursements along the way. Our facility provides law firms with a solution to the significant cash flow burden that comes with funding litigation.

Temple Funding Limited is a subsidiary of Temple Legal Protection.

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

## Contact Us

To find out more about how our ATE insurance and disbursement funding can help you and your clients:

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