

Helping you maximise your fee income... ...and the cashflow of your client

Temple disbursement funding, like our litigation insurance, is fully deferred and contingent

[Click here to find out more](#)



Welcome to the latest edition of "Commercially Minded".

In this issue we start with the big insurance issue for commercial policyholders - an in-depth look the FCA'S test case on Covid-19 business interruption insurance. We then share our experience from the sharp end of decisions about disbursement funding and how easy it is to become a credit intermediary so you can offer it to your clients. In insolvency, we've news of the latest developments and our collaboration with R3. Elsewhere you can see our latest webinar on the Scottish litigation scene, plus we explain why it's good to go directly to Temple.



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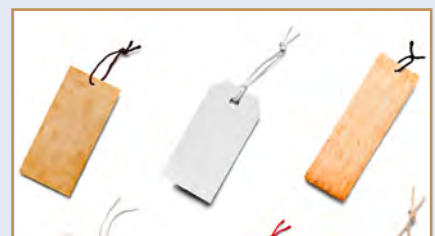
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Covid-19 Business Interruption Insurance - The FCA's Test Case

Financial Conduct Authority v Arch Insurance (UK) Limited [2020] EWHC 2448 (Comm).

By Nicholas Ellor, Senior Underwriter

Only a small minority of larger firms are believed to have in place policies that cover them for losses incurred due to infectious diseases. In any event, even if most businesses affected had cover, it would be very questionable whether or not the private insurance sector would have had the financial wherewithal to pay out on all the claims. We take a close look at what happened and what might happen next.

At the risk of sounding a bit like Donald Rumsfeld, there are possibilities and there are probabilities. This pandemic arrived at our doorstep like a bolt out of the blue. The majority of businesses in the UK are not covered for such a risk (many under their combined commercial policies).

It was a probability, given the instances of SARS-corona virus in 2002 and MERS-corona virus in 2012, that there would be another outbreak of a similar disease. However, not many people foresaw its arrival on our shores, the speed with which it spread and its subsequent economic impact - and relatively few businesses sought to insure against that risk.

Extraordinary measures have been taken by the government in response, including lockdown of the general population and the enforced closure of businesses, all in an effort to help contain the spread of the disease and ease the burden on the NHS. Similarly, unprecedented financial measures have been put in place by the Chancellor in a bid to support affected businesses.

- Prior to taking these measures the Chancellor, quite rightly, consulted with representatives of the insurance industry to assess whether or not business interruption insurance cover was in place to assist companies in seeing them through this difficult period.
- Perhaps, unsurprisingly, he was advised by them that the majority of businesses in the UK are not covered for such a risk (many under their combined commercial policies).
- It could be said that the government has, at least by some of its measures, acted as the "insurer of last resort", the business interruption loan scheme being an example.
- Whether or not the Chancellor said that the insurance industry would "do the right thing" with reference to

companies that had pandemic cover under their business interruption insurance policies, is ultimately neither here nor there.

As with any contract, it comes down to the wording of the relevant clauses and the proper construction and interpretation of that wording.

Those businesses which had, on the face of it, cover for losses arising out of their operations being affected by the government measures, wanted - as a matter of urgency - clarity on the insurers' position with regards to claims made under those policies and the correct interpretation of the relevant policy wordings.

As a result, the FCA on behalf of policyholders (many of whom were small to medium sized businesses) brought an action in June this year against a selection of insurers (eight in total) regarding the proper construction and interpretation of a number of representative samples of insuring clauses.

The article continues on our website.

[Click here](#) to find out about whether each policy has to be assessed on its own terms, what does "occurrence" mean?, the issue of exclusions, the causal link between the occurrence of the disease and the business interruption plus calculation of the loss and "Trends clauses".

If you'd like to discuss anything addressed in this article or wish to discuss a particular case you are instructed on, please contact Nicholas Ellor via email to Nicholas.Ellor@temple-legal.co.uk or call 01483 514815.



Disbursement Funding - Being a Credit Intermediary

A great deal for your client - that's no big deal for your firm

By Matthew Pascall, Senior Underwriting Manager

Alongside the numerous benefits of being able to offer Temple disbursement funding, it is understandable some solicitors may be concerned at the thought of being a credit intermediary when providing this service to their clients. In this article we provide straightforward guidance on what is required and what you have to do when taking on a role that has benefits both for your firm and clients.

Normally providing information about credit is an activity regulated by the FCA. However, under the terms of an exemption, solicitors can provide credit information without the need to obtain any particular authorisation or consent from the FCA.

How does this work?

The exemption applies so long as: -

- i. The giving of the credit information arises "... out of, or is complementary to, the provision of a particular professional service to a particular client..." and;
- ii. Your firm is registered with the SRA as an "Exempt Professional Firm."

When you act as a credit intermediary to enable your clients to access Temple's disbursement funding, you are providing credit information - but doing so in a way that is complementary to the provision of advice to your client about their case. So, as long as your firm is an exempt professional firm registered as such with the SRA, that's it - you can offer this valuable service to your clients.

It's not 'too good to be true', it's straightforward and here's the question and the answer you've probably thinking - 'How does my firm register as an "Exempt Professional Firm"?'

All you need to do is to tell the SRA about the financial services your firm provides, including acting as a credit intermediary. The application process is explained on the SRA's website and you can access the relevant form and information [here](#):

You must of course satisfy yourself that you are complying with your SRA obligations. You can find helpful information at: <https://www.sra.org.uk/solicitors/resources/financial-services-rules/regulation-consumer-credit-activities/>

What do we ask you to do?

Temple Legal Protection Limited and Temple Funding are both authorised and regulated by the Financial Conduct Authority. We will provide you with a set of simple instructions to follow.

In outline, we ask you to explain to your client how the funding works and provide them with two ready-prepared documents - our Pre-Contract Credit Information document and an Adequate Explanations document. We then ask you obtain your client's signature on the credit agreement and for you to sign it on our behalf.

If you become a Temple Legal Protection litigation insurance Coverholder, you are then able to insure cases without referring back to us under delegated authority. This means you can have access to disbursement funding available for all your clients and manage the process on our behalf.

Our disbursement funding meets your clients' needs and takes **away the strain** of paying for disbursements with a low interest rate of only 10%. This can unlock cases that may otherwise not be brought or run to their optimum full potential.

If you have any further questions about Temple disbursement funding please contact Matthew Pascall on 01483 514428 or email matthew.pascall@temple-legal.co.uk.



All under one roof

Litigation insurance and disbursement funding

A Temple Litigation Insurance policy comes with a fully deferred and contingent premium as standard. Your client is also eligible for Temple disbursement funding, also fully deferred and contingent - helping you maximise your valuable fee income and the cashflow of your client.

There's just one application form, the same easy-to-use administration system, your own dedicated scheme manager and a low interest rate of just 10%.

For a free, no-obligation discussion of your litigation requirements please call us on **01483 577877** or email commercialate@temple-legal.co.uk

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

temple
legal protection

The experts in
litigation insurance
and disbursement funding

Contact us now on
01483 577877

www.temple-legal.co.uk

WE HELP MORE

Arbitrate - with our Litigation Insurance



By Matthew Pascall, Senior Underwriting
Manager

Arbitration can offer litigants a simple and discrete alternative to High Court proceedings; indeed, many contracts stipulate that disputes must be referred to arbitration.

It is with that in mind we thought it time to highlight that litigation insurance is available from Temple Legal Protection to provide peace of mind for those involved in an arbitration.

- **The 'Arbitrate' policy now** available includes cover for the arbitrator's fees and venue hire charges. In all other respects it works in the same way as our standard commercial litigation insurance. Premiums will continue to be competitive, deferred and fully contingent on success.
- **Temple disbursement funding** is also available to meet the arbitrator's fees, venue hire as well as experts' fees - plus the usual disbursements incurred in an arbitration.
- As London is often the seat of arbitration for litigants from around the world, we can insure any party to an arbitration regardless of their residence or domicile - or of the law to be applied by the arbitrator.
- **Please note we cannot insure parties** to an arbitration where the seat of the arbitration is not in the United Kingdom, Isle of Man or Channel Islands.

To find out more please [visit our website](#) for an introduction to 'Arbitrate', our new arbitration-friendly litigation insurance product. Alternatively, please contact Matthew Pascall on 01483 514428 or email matthew.pascall@temple-legal.co.uk.



ATE insurance in action

Case Study - Professional Negligence

Flatless!

Over the last few years Temple has insured a number of professional negligence claims against solicitors who gave advice to overseas buyers who had agreed to purchase, off-plan, apartments and student flats in developments across the North of England. A number of these cases have settled whilst others are still being contested.

In most of these cases the original developments were incomplete before the developers became insolvent and, in some cases, they became insolvent before any real work on site had started. The buyers were thus left significantly out of pocket, having lost their deposits with little or nothing to show for the money they had handed over.

Under the agreements for sale, the buyers - who had paid deposits of up to 80% of the full purchase price at exchange of contracts - were given a form of security designed to protect their deposits. The alleged negligence in these cases focusses on the advice given to the buyers about the extent to which the security was effective to protect the deposits paid.

In simple terms, on looking carefully at the agreements for sale, the claimants say it should have been clear to the defendant solicitors that the protection was illusory; by one means or another, the developers were entitled to utilise the deposits and get around the apparent protection afforded to the buyers in the agreements.

The Temple Perspective

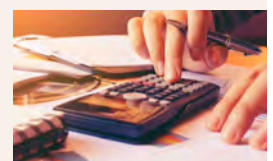
These have been complex cases to underwrite. They involve issues around breach, causation and loss and, in particular, questions about the applicability of the infamous SAAMCO cap.

Temple has backed and continue to back these cases, trusting in the expertise and experience of our solicitor clients. If you have a property development professional negligence case you would like to discuss, please call us on 01483 577877 or email david.chase@temple-legal.co.uk.

This will definitely be of interest to you

Quickly and easily take control of your disbursements with our new Temple Funding Interest Rate Calculator.

[Click here](#) to try it out and give your clients a head start with some of the most competitive rates in the market.





Litigation in Scotland - our webinar gets under the skin of the key issues

By Matthew Pascall, Senior Underwriting Manager

Temple's most recent webinar headed (virtually) north of the border where Tim Edward (Dentons), Cat MacLean (MBM Commercial) and Ross Taylor (Wright Johnston & Mackenzie) joined me for a discussion on topical litigation insurance matters in Scotland.

Given the strength and experience of our guests, it isn't surprising that the conversation was both lively and stimulating from our well-informed participants. You can view a recording on our website, by clicking [here](#).

Tim, Cat and Ross all had some experience of litigation insurance, some of it good and some less so. They all felt that this type of insurance cover was becoming a more common feature of Scottish litigation.

They also noted aspects of some cases that appeared to cause insurers particular concern, including issues around causation in professional negligence cases. In addition, there were some areas of litigation that seem to be unattractive to insurers, such as construction disputes.

Cat, Tim and Ross all thought their local insurance brokers were surprisingly unfamiliar with litigation insurance.

They then considered whether there were aspects of Scottish law and procedure that might catch insurers out. They pointed out that there was no provision for costs budgets, that disclosure was conducted in a markedly different way and, in many cases, that witness statements are not exchanged before proof. Also, there was a reminder that successful litigants often only recover 50% of their costs.

Although it's early days, all saw advantages in the new scope for Damages Based Agreements and for the new, simpler approach to group litigation. Finally, my guests appreciated the advantage of straightforward insurance premiums and combining litigation insurance with outlay funding.

Temple is working with an ever-increasing number of Scottish firms and I would like to take this opportunity of thanking Cat, Tim and Ross for taking their time to share their thoughts with me.

Postscript

Temple's presence in the Scottish market is growing, along with our experience of Scottish litigation.

- When looking at new cases, we readily ask our solicitor clients to explain aspects of the case that are not straightforward.
- We're happy to insure construction cases and have a Scottish construction case on risk right now. We will, however, continue to ask difficult questions around causation if we have to!
- We're very familiar with group litigation and look forward to working with our Scottish colleagues to insure group actions under the new procedures.

If Scottish brokers are unfamiliar with ATE/litigation insurance, just come to us directly. We will give an early indication of the litigation insurance premium to discuss with your clients.

You may also want to read

- [Litigation Insurance and Outlay Funding for Scotland](#)
- [QOCS on the Scottish horizon](#)

If you have any questions about our litigation insurance and outlay funding for Scottish litigators or are interested in attending future webinars hosted by Temple please contact Matthew Pascall on 01483 514428 or email matthew.pascall@temple-legal.co.uk.



Insolvency update: Move fast and settle things - CIGA, Litigation Insurance and Temple's collaboration with R3

By David Chase, Deputy Underwriting Manager

In the onset of the Covid-19 pandemic, the business world was subject to huge disruption - with numerous companies 'going to the wall' and many others teetering on the brink. In the insolvency and restructuring arena, the government, insolvency practitioners and solicitors had to adapt fast. We take a look at developments.

In times of crisis, for some businesses cashflow alone is not enough - but remains vitally important. The Corporate Insolvency and Governance Act 2020 (CIGA) put in place new procedures and measures on 26th June to try and rescue companies in financial distress resulting from the pandemic and subsequent economic crisis.

Time will tell whether these more "debtor-friendly" measures have the desired effect. There is a perception that if available funds are generally going to be lower after a crisis, then settlements should be lower and should be arrived at more quickly; this is to protect against the risk of not achieving a recovery at all.

Protect your settlement potential with litigation insurance

If cases are settled early and pre-issue without an approach being made to the litigation insurance market, even for an indicative price, then, inevitably - if cover is purchased later - the premium will need to be higher to reflect the increased risk, or there may not be any cover offered. The chance of achieving a settlement with the benefit of both protection and paying a lower premium may have passed.

The sooner a case can arrive for underwriting assessment for the merits to reasonably be assessed, the better it is. Having litigation insurance and disbursement funding sends a clear message to the opponent - that there are sufficient funds to fully pursue the case and clients need not be pressured into dropping the case or settling it for less than it is worth.

Insolvency cases - litigation insurance at work

Here at Temple, the insolvency cases we are typically asked to insure include allegations of breaches of duty by company directors, misfeasance, fraudulent trading, wrongful trading, transactions at an undervalue (TUVs), preference claims and transactions allegedly defrauding creditors.

Litigation insurance for insolvency litigation is used by liquidators, administrators and trustees in bankruptcy. Here's some reasons why Temple is one of the leading providers -

- Our litigation insurance premiums are deferred until conclusion and contingent upon success. There is no need to pay upfront.
- Insurance premiums for insolvency cases are staged, with the advantage of a lower premium to be paid if the case settles pre-issue.
- The insurance cover is comprehensive and also fully retrospective, and backed by A-rated insurance capacity from RSA.
- In addition, whilst we are confident that our policy wordings should deal with the threat of an application for security for costs, we are also prepared to consider providing an anti-avoidance endorsement for cases too.
- For each case insured with Temple, the client is also eligible to apply for disbursement funding from Temple Funding, a subsidiary of Temple Legal Protection. This is a bit of a 'no-brainer', as Court fees and other disbursements can mount up, particularly where a higher-value case or volume of cases is being progressed.

Temple Legal Protection out and about (virtually) with R3

You may have seen us at the recent R3 London & South East Regional (LASER) virtual event in August. For this we sponsored discussions on topics such as out of court insolvency appointments, equitable compensation claims and recent cases/developments.

Look out for us at the upcoming R3 North East (virtual) regional meeting on the 15th October 2020 and the R3 South West and Wales (virtual) regional meeting on the 19th November 2020, both of which Temple are sponsoring.

Topics to be discussed in these events include a technical update on the CIGA and an update on R3's ongoing policy work via an interactive panel session with R3's senior team. There will also be a focus on regional issues, FCA and insurance clauses, and the Bounce Back Loan Scheme - their use, abuse and subsequent litigation.

If you have a particular insolvency case or are interested in a delegated authority scheme for your insolvency litigation, please do call me on **01483 514 424** or send an email to david.chase@temple-legal.co.uk.



Disbursement funding for commercial disputes - all about the price tag?

By Andy Lyalle, Senior Business Development Manager

A few years ago Jessie J sang about 'shades on your eyes' and 'ba-bling ba-bling' in her song 'Price Tag' but, for commercial dispute resolution disbursement funding, is it also all about the price tag? We share our experience from the sharp end of decisions about disbursement funding and how Temple Funding addresses these.

A common comment at meetings I have with solicitors with is, "We have looked at disbursement funding before and it all looked good until the end of the meeting when they finally disclosed the interest rate".

They were referring to not only the size of the interest rate but also the complexity. At Temple it is 10% per annum. You can use our [interest rate calculator](#) to work out how much per annum a sum of money will cost your client in interest.

Another observation is "there were other fees whereby the representative rate is much higher". The only other fee at Temple is a £75 drawdown fee which is added to the loan. The interest will run from this time.

The effects of Covid-19 on individuals and organisations has meant an increased need to source and provide funding and insurance solutions for clients. Litigation insurance has always looked to 'level up' the playing field but clients are understandably reticent about embarking on litigation where their money will be tied up and potentially not recovered. Where the requisite merits of a case are established, a client is often looking for certainty and a suite of options.

Temple Funding is the sister company of Temple Legal Protection, so the litigation insurance and disbursement funding is all "under one roof".

Your client may be looking to hedge their position and therefore looking at litigation insurance only. At the other end of the scale they may not be able to pursue the case at all unless the solicitor and Counsel act on a CFA and Temple provide the litigation insurance and disbursement funding that comes with that insurance cover automatically.

At this point, it can be seen that It is not all about the price tag - it is about understanding what your client requires and what is available to them.

A selection of other issues also often presented include "This is usually very time consuming. We need to be accepted onto a panel of approved solicitors, organize litigation insurance - which can be a higher premium because of the funding - and then wait for me to sign the client up"

Temple are very happy to deal with bespoke cases, whether conducted on a CFA or on a fee-paying retainer. If a relationship develops with us, a delegated scheme can be provided for litigation Insurance and disbursement funding.

There is no panel of approved solicitors, because your client will already have insurance with us. If disbursement funding is required, you will be a credit intermediary and can deal with your client yourself. A very simple procedure that we are happy to run through with you. See page 3 of this newsletter for more information about this process.

The client may well, correctly, think, "I can fund the disbursements myself with no interest rate" or "I can get a loan from a bank at a much better interest rate". Agreed, but my experience - heightened by the impact of Covid 19 - is that the client will be reassured by the fact that repayment of Temple disbursement funding is deferred until case completion. In addition, if the case is unsuccessful they do not repay the funding or interest. Not something that a bank will agree to - or that will happen if these costs are self-funded.

Continued on page 8 >>

<< Continued from page 7

I often hear "if the case loses you get paid through the litigation insurance policy so you cannot lose". I remind them that we are the litigation insurers so can lose and sometimes do. We have a very real stake in the case and developed our disbursement funding product as an additional, optional service attached to the insurance to ease the cost of litigation.

Finally, the question "Is the interest recoverable in a successful case?" It has been recovered, but the advice of Temple is that the default position is that the client will be liable to pay it when the case is successful.

If you can recover it for the client, great - but it's a discussion for another article. I believe the case law is 'obiter dicta' rather than 'ratio decidendi' but Temple Funding has a very competitive and proportionate interest rate that can only increase your chances.

In summary, price is very important but, again, it is not all about the price tag. Simplicity, transparency and flexibility are all crucial - for your client's peace of mind and your fee-earning.

If you would like to discuss litigation insurance with disbursement funding or a delegated authority scheme for your firm's commercial litigation team, please do call me on **07936 903767** or send an email to andy.lyalle@temple-legal.co.uk



Case Study - Contested Probate

Claim under the Inheritance (Provision for Family & Dependents) Act 1975

The deceased died in July 2018. Letters of Administration were granted in favour of the defendant in December 2018. Under the rules of intestacy, the claimant, our insured, received no benefit. Read on to find what has been taking place.

The claimant was the long-term cohabiting partner of the deceased and argues they are entitled to bring under a claim to seek an order under S.2 for reasonable financial provision under S.1 (1) (ba) or 1(1)(e) of the Inheritance (Provision for Family & Dependents) Act 1975.

The claimant was the deceased's fiancée and first met the deceased 15 years ago. They went on holiday together. In 2007 the deceased bought the claimant an engagement ring and proposed marriage - the claimant was engaged for 11½ years, having co-habited with him for eight of those years.

In 2010, the deceased collapsed and was diagnosed with atrial fibrillation and hypertension - he was very weak and required a lot of care. The claimant gave up her Fine Arts degree to care for him and she says this limited her earning potential.

During 2015, they looked at buying a house so that they could live together. In 2017, the deceased was diagnosed as suffering from Motor Neurone Disease and then diagnosed with Rapid Progressive Motor Neurone Disease - with an estimate of two years to live. The deceased's health continued to deteriorate.

In December 2017, the deceased was admitted to hospital. When he left, he had become totally paralysed and his care needs had increased considerably. By June 2018, the deceased went into a care home temporarily, but that closed down and the deceased sought to return home, where he subsequently died.

Underwriters were asked to consider insurance cover. The claim was assessed - and a quote provided within 10 days. The matter is now on cover and still proceeds.

If you have a particular case you'd like to discuss or are interested in a delegated authority scheme for your firm's wills and probate litigation team, please call David Chase on **01483 514424** or email david.chase@temple-legal.co.uk



Go directly to Temple - or to a broker? The big questions answered

By Matthew Pascall, Senior Underwriting Manager

Regular readers of *Commercially Minded* will recall that we have previously written about the professional requirements for solicitors making personal recommendations about litigation insurance. Nonetheless, we thought we'd remind you of some things to bear in mind when deciding if you should go to a broker or not for this insurance cover.

Temple has a great relationship with all of the UK's main litigation insurance brokers and we are happy to accept referrals from them. But sometimes it's easier to come to us directly whilst complying with your professional obligations to ensure transparency.

Is your firm a Coverholder?

Check to see if your firm has a delegated authority scheme with us under a Coverholder agreement. If this is the case, you may well be able to insure the case without referring it to us or putting it to a broker. You might also find that you will get a better rate under the terms of your scheme. If you don't think the case fits the scheme eligibility criteria, as a Coverholder you can refer the case to us directly using our on-line system TOPS.

Are you a regular Temple customer?

If we already know you and your team well, it is more likely we will be able to offer you cover. Other insurers may be more reticent if they don't know you so well and you may be less likely to get cover.

Will the broker refer your case to us?

The brokers we know and trust generally refer cases that meet our risk appetite to us but there have been occasions when this has not happened. If the broker doesn't refer your case to us, you will never know if we would have been prepared to insure it and the premium we would have charged.

The safest thing to do is send the case to us directly and to the broker and tell the broker that's what you've done or just send it to the broker but ask them to refer it to us as well as other insurers.

Get to know us - we're here to help.

Brokers can only give you some information about the insurers they recommend. To be fully informed about the market and to be able to give your client the best advice, find out about us. We're only a Zoom call away!

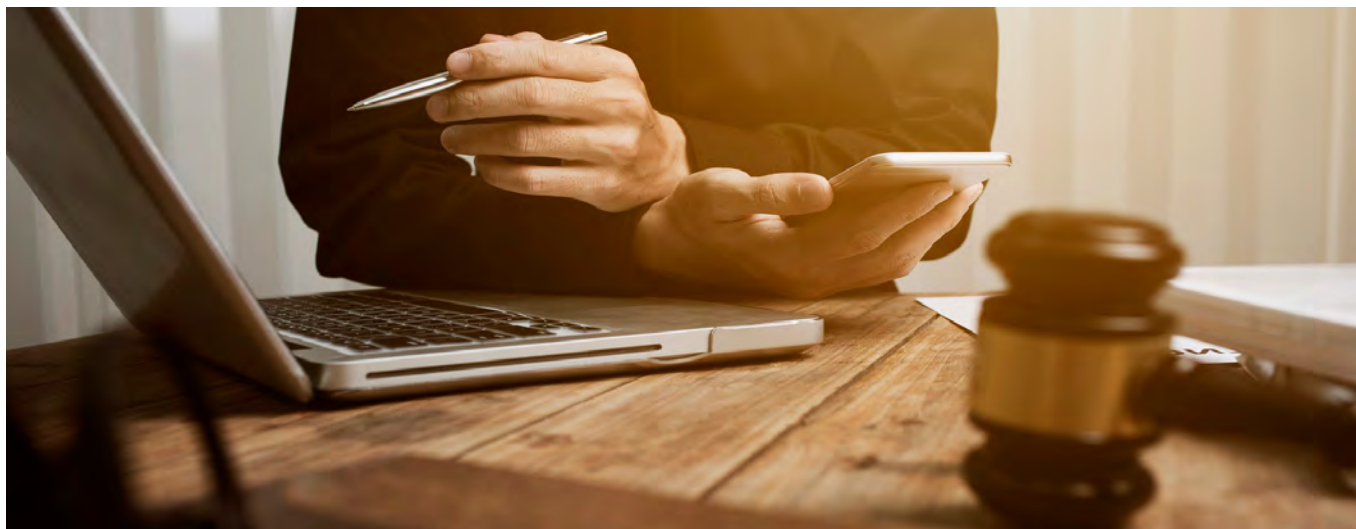
Did you know you can become a Temple Coverholder?

Instant cover, discounted premiums and disbursement funding

A quick reminder that Temple can delegate **underwriting to you**. We provide real delegated authority so that you can insure cases on our behalf without the need to refer them back to us and without the need to obtain our consent before making, rejecting or accepting offers.

This means you can have access to our **litigation Insurance (ATE) cover in a minute or two** - the time it takes to incept the policy using our 'TOPS' on-line system. Other notable benefits for our Coverholders include a significant discount on our standard premium rates and access to our disbursement funding for all their insured cases.

If you have any questions about our litigation insurance and disbursement funding or are interested in a delegated authority scheme please call Matthew Pascall on 01483 514428 or email matthew.pascall@temple-legal.co.uk.



Always Deferred and Contingent: why we offer this, and why it matters

Deferred and contingent is at the heart of Temple's litigation insurance. In short, there is nothing to pay if the claim fails and, if you win, nothing to pay until your client has received their damages.

Temple has always believed that deferring premiums until the conclusion of a case and making them contingent on success works best for the client.

Other insurers may charge an up-front, non-contingent premium and say this can reduce the overall cost of the insurance. But the premium still has to be paid for and, in

cases with a large limit of indemnity, that is a big-ticket expense that has to be funded at the outset of the case. And, if the claim fails, that early non-contingent premium might not look as if it had been a wise investment.

Temple's approach works. At no initial cost, the client has the peace of mind and protection they need throughout the life of the case. If things don't work out, we step in and pick up the tab. If the claim is successful, only then will your client have anything to pay.

Litigation Insurance or ATE insurance?

Is litigation insurance the same as ATE insurance? Traditional legal expenses insurance is often known as Before-the-Event or 'BTE' cover.

Litigation insurance used by solicitors is commonly known as After-the-Event or 'ATE' insurance. The latter is the technically correct term, but your clients may better understand 'litigation insurance'.

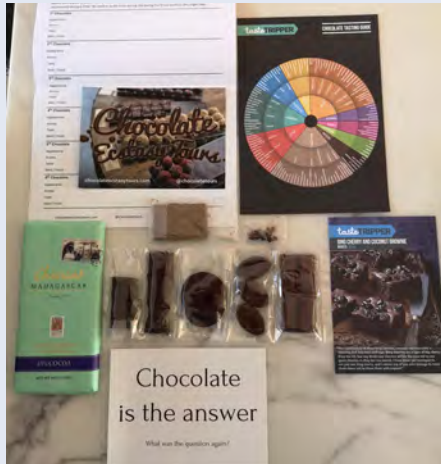


COMMERCIALLY MINDED

A solicitor update on litigation insurance and funding from Temple Legal Protection

temple
legal protection

Out and about (virtually)



A matter of taste - and a potentially 'sticky' situation

Temple Legal Protection hosted a chocolate tasting 'virtual' event on 17th September for number of our ATE insurance scheme Coverholders, with Jennifer Earle from internationally recognised 'Chocolate Ecstasy' our expert guide.

Everyone certainly enjoyed the chocolate provided, Jennifer was extremely knowledgeable and provided the guests with an educational journey into the world of chocolate tasting. It was great to interact with our partner law firm colleagues; a fun time was had by all and we look forward to hosting more virtual events in the coming months.

Virtual Wine Tasting

Temple Legal Protection hosted a Wine Tasting Virtual Event on 24th September for number of our key contacts, with Chris Scott from ThirtyFifty as our expert guide.

Chris was an extremely knowledgeable and engaging host, with lots of fun things such as quiz questions and a scavenger hunt along the way.

There was great interaction with our guests and a fun time was had by all, with some lovely feedback provided by our guests following the event. We will certainly be organising another Wine Tasting event later in the year.

Contacts:

Matthew Pascall

Senior Underwriting Manager

Matthew was called to the Bar in 1984 and before leaving to join Temple was a Legal 500 Tier 1 barrister. He leads the commercial litigation insurance team and his wide-ranging knowledge experience of the commercial legal sector is invaluable to our client law firms.

01483 514428 | matthew.pascall@temple-legal.co.uk



David Chase

Deputy Underwriting Manager

David has extensive experience in risk analysis, case management and relationship management. He considers all types of commercial litigation including professional negligence and insolvency. Management of our fully-delegated schemes is a speciality of his.

01483 514424 | david.chase@temple-legal.co.uk



Amy Edgington

Underwriting Support Manager

Amy provides underwriting support for the Commercial team as well as managing our underwriting assistants. Committed to providing the highest levels of service, her role includes the swift and efficient creation of quotes, issuance of policies and fielding of enquiries.

01483 514420 | amy.edgington@temple-legal.co.uk



Nicholas Ellor

Senior Underwriter

Nicholas has twenty years' experience working as a solicitor on both contentious and non-contentious company commercial and corporate matters. Having been a practitioner, he is fully aware of the pressure and time constraints a commercial litigator has to operate under.

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Andy Lyalle

Senior Business Development Manager

Andy has 25 years' experience in the legal services sector, working in technical and managerial roles. Based in our Bristol office, Andy works predominantly with the Commercial team, meeting with existing and potential clients nationwide and is always ready to discuss your litigation insurance and disbursement funding requirements.

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