

# Disbursement Funding for Clinical Negligence

temple



Responsible lending from  
secure, trusted, experts.

The ideal complement to our market leading ATE  
insurance cover. Used by many of the UK's leading  
clinical negligence law firms.



The experts in funding and legal expenses insurance  
[www.temple-funding.co.uk](http://www.temple-funding.co.uk)

Funding your client's disbursements has more of an impact on the firm's finances now that costs are being squeezed and court fees have dramatically increased. Some firms seek upfront payments from the client but many clients simply cannot afford to pay disbursements which means that those with good claims could be denied access to justice. Some medico-legal agencies offer deferred payment but often restrict the lawyer's choice of expert. Temple has a solution that works for your firm and your clients.

## Why use Temple?

- Expertise - Temple has unrivalled knowledge of the complexities of clinical negligence litigation
- Straightforward - with no external investors, decisions are made promptly in-house
- Accessible - lawyers are able to speak directly to decision makers at Temple
- Flexible - if further credit is required, it can be agreed without delay
- Supportive - we provide fair funding solutions that meet the needs of your firm
- Regulated - Temple Funding is fully authorised by the FCA
- Experience - we have been providing ATE delegated authority schemes since 2001 to some of the country's most reputable clinical negligence firms.

## Benefits to your firm

- Impecunious clients can afford to pursue their claim and disbursements can be paid promptly without impacting upon the cash flow for your firm
- Your client takes out the loan so there is no liability on your firm's balance sheet.

## Benefits to your client

- Funding is by way of a regulated consumer credit loan from an FCA authorised company
- Peace of mind that the case can be run notwithstanding their financial constraints
- If the claim is unsuccessful, the loan and interest is fully insured by the ATE insurance policy.

## How does it work?

A credit facility can be provided to law firms that have a delegated authority ATE insurance scheme with Temple.

This allows you to offer and issue consumer credit loans via our simple on-line system. When disbursements need paying on individual cases, you make a request and the money is promptly transferred into your firm's client account.

## How much will it cost?

There are no costs to your firm at all.

A draw down fee of £75 applies each time a request for funds is made. Interest is charged only on funds drawn down. Rates are competitive - currently just 10%. Payment of the interest and draw down fees is deferred until the conclusion of the legal action.

At the end of the case, in the event of a loss, the ATE insurance policy will indemnify disbursements, interest and draw down fees. If the case is successful, disbursements will be recovered from the opponent. The draw down fees and any irrecoverable interest will be paid from damages.

## Your next step:

To find out more about how our disbursement funding and ATE insurance provision can help your firm and your clients please call our clinical negligence team on 01483 577877 or email: [info@temple-legal.co.uk](mailto:info@temple-legal.co.uk)

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Temple Legal Protection is one of the country's leading underwriters of legal expenses insurance.

Temple Funding Limited is a subsidiary of Temple Legal Protection.

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