

Espresso Commercial ATE Insurance

The perfect blend of bespoke premiums, automatic disbursement funding and no waiting times.



Full delegated authority commercial ATE insurance for all commercial disputes

Save time and cost with a fully delegated authority ATE insurance scheme for all your clients' commercial disputes including professional negligence, insolvency and contentious trusts & probate. With Espresso there are no proposal forms - you can insure a client's case straightaway with no need to refer the case to an underwriter.

You are covered if you lose, but only pay if you win - and there are no upfront payments. Simple, secure and quick to set up (subject to an agreed case volume) our insurance cover is used by numerous leading commercial litigators.

How does it work?

- We trust the solicitors we work with and value their professional judgment. An ATE Insurance scheme with delegated authority from Temple operates under a straightforward agreement with your firm that enables you to insure cases without having to refer them to us.
- Under our scheme you conduct the case assessments and enter the details on our online policy system - TOPS. At the same time, you can access fully integrated disbursement funding at an interest rate of only 10%.

What makes 'Espresso' special?

- We don't have a 'one-size-fits all' approach. Each agreement with our partner firms is bespoke to your needs and offers cover that works best for your clients and their cases.
- We agree bespoke preferential premium rates, often cheaper than our standard rates.
- Temple disbursement funding is available for all

cases insured with us; both are administered via the same easy to use online policy system.

- You can issue proceedings, make and reject offers and take other steps in these cases without having to obtain our consent.

How do I get a policy for my client?

- To insure your case, all you need to do is decide if it meets the criteria, we agree with you by answering a few questions using TOPS - then print or download your client's policy.
- There's no need to complete and send a proposal form, no need to wait to hear from us - or to answer a series of questions from an underwriter.
- Once your case has been insured, all we ask is that you let us know how it's progressing using TOPS. If something goes wrong with a case, just give us a call.
- If you wish to discuss a case before putting it on cover, any of our commercial underwriting team are available to assist.

The Helpful Legal Expenses Insurance Experts

What are the advantages of commercial ATE cover from Temple?

- UK based “A rated” insurer
- Market-leading premium rates
- Deferred and contingent premium always available
- Premium reductions to aid settlement no charge for sending in referrals/proposals
- Compatible with any retainer

Don't just take our word for it:

“I found Temple Legal Protection highly professional, expert and supportive through all stages of applying for ATE insurance for clients last year. They were highly attuned to the needs of the client and myself as the lawyer, and receptive to questions asked along the way. This was invaluable as I was also having to brief a lay client during this time. The proposal stage process and explaining the cover offered was quick and painless. The terms themselves were easy to understand and evaluate. Most importantly, the human interaction was spot on, from the broker to the specialist underwriter. I would have no hesitation using them again.”

Simon Tolson, Fenwick Elliott LLP

What types of cases we insure?

We insure a wide range of different types of cases, including but not limited to, contested wills and probate, financial mis-selling, professional negligence, breach of contract, shareholder disputes, unfair prejudice petitions, insurance disputes, insolvency claims, construction disputes and defamation and privacy actions. You may want to read more about these - see [Commercial ATE Insurance - Case Types](#) on our website.

We insure cases brought in the courts as well as tribunals, arbitrations and adjudications.

Contacts:

Matthew Pascall - Senior Underwriting Manager

Matthew 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



Andy Lyalle - Senior Business Development Manager

Andy works predominantly with the Commercial team, meeting with existing and potential clients nationwide and is always ready to discuss your requirements.

07936 903767 | andy.lyalle@temple-legal.co.uk



Amy Edgington - Underwriting Support Manager

Amy provides underwriting support as well as managing our underwriting assistants plus the swift and efficient creation of quotes, issuance of policies and fielding enquiries.

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



Nicholas Ellor - Senior Underwriter

With twenty years' experience as a solicitor on commercial and corporate matters Nicholas is fully aware of the pressure and time constraints commercial litigators operate under.

01483 514815 | nicholas.ellor@temple-legal.co.uk



Sam Knight - Underwriter

Sam is currently pursuing an LLM by studying Commercial Law and writing a specialist dissertation on jurisdiction and enforcement of judgments in international commercial litigation post-Brexit.

01483 954901 | sam.knight@temple-legal.co.uk

