

Guide for Professional Negligence Lawyers

temple
legal protection



ATE Insurance and Disbursement Funding

We take the risk, so you don't have to

Contact us now on
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WE HELP MORE

Professional Negligence

If you are a solicitor litigating professional negligence cases, we are aware that the need for you to source ATE insurance is ever present. Achieving a 'win' for clients will be more important than ever in the coming years and our ATE insurance and disbursement funding can, more often than not, unlock quicker settlements.

- **Here at Temple we continue to take on the risks** of professional negligence cases so that clients can have peace of mind in the event the case is lost. Our ATE insurance protects clients from the risk of having to pay the opponent's costs, and also covers own disbursements such as court fees, expert fees, adjudicator's fees and mediator's fees.
- **With our product offering there is no requirement** to pay for funding, no need to assign a case or take a risk on how much a client might ultimately recover if the case was brought in the usual way.
- **We have a strong track record** of insuring group professional negligence claims too, providing innovative solutions for insurance and disbursement funding.

We are tried and tested.

- **The earlier a client utilises ATE insurance**, the lower the premium is likely to be, and negate the risk of either having to pay a higher premium later, or not obtaining ATE insurance at all.
- **If a policy is taken out with Temple**, the client is also eligible to apply for disbursement funding. With both ATE insurance and disbursement funding, the client can progress their case more quickly and confidently than they otherwise might have done.



Our highly experienced commercial team deal with a wide range of professional negligence cases including allegations of breaches of duty by lawyers, architects, engineers, construction contractors, accountants, financial advisors, insurance brokers, surveyors and valuers.

- **We always look to tailor a solution to the proposal** before us, whether that be an individual case or an application for a delegated authority scheme.
- **We have a longstanding and successful relationship** with the Professional Negligence Lawyers Association (PNLA) and also offer exclusive premium rates for PNLA members.

We help more.

Please do feel free to contact any member of our [commercial team](#) to discuss cases you have conduct of.

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Who are Temple?

Temple Legal Protection Limited is an English-registered company incorporated in 1999 and widely recognised as one of the foremost providers of ATE insurance, also known as after-the-event or ATE insurance.

Our ATE insurance offering is administered through two principal underwriting divisions - one for clinical negligence and personal injury cases, the other for commercial disputes. This guide is intended for commercial litigators, however we also provide ATE insurance for Clinical Negligence and Personal Injury cases

The underwriters in the Temple commercial team have a wealth of knowledge and experience of commercial litigation; they have practised either as a solicitor or barrister for many years prior to becoming underwriters - or have qualified to do so.

Temple Legal Protection is authorised and regulated by the Financial Conduct Authority.

Who is the insurer?

Royal & Sun Alliance Insurance Ltd ("RSA"), the UK's oldest general insurance company, is the insurer. It has been in the insurance business for 300 years and has an "A" credit rating.

Temple is proud to be the ATE insurance managing general agent of RSA. We have been given exclusive delegated authority to quote, bind and issue contracts of insurance.

In addition we develop, market and promote new ATE insurance products on their behalf, as well as dealing with complaints and administering all claims.



Professional Negligence Lawyer's Guide

ATE Insurance

What we insure

- (a) adverse costs - including costs and disbursements arising out of a detailed assessment hearing plus interim costs for interlocutory applications;
- (b) the insured's disbursements - such as court fees, expert's fees, adjudicator's fees and mediator's fees.

Are appeals insured?

If a Temple ATE insurance policy is issued, it specifically excludes any costs of appeal, whether in relation to an interlocutory decision or judgment at trial.

If you wish to appeal any decision or are the respondent in any appeal, you can apply to us for insurance and the application will be dealt with in the usual way.

If we offer terms which are accepted by you, a separate and distinct policy of insurance will be issued relating to the appeal. This will entail the payment of an additional premium in the event of success (in addition to that of the underlying policy).

What types of cases we insure

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

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

What we don't insure

We do not offer cover in respect of your own solicitors' costs, counsel's fees, costs draftsman's fees or recoverable VAT.

Who we insure

Ordinarily it is the claimant, but we can and do insure defendants. Read more about this - see ['Not Just for Claimants - Insuring Defendants'](#)

Jurisdiction and governing law

The proceedings we insure must commence in the UK, Channel Islands or Isle of Man.

For cases where the governing law is that of [Scotland](#) or [Northern Ireland](#), we are more likely to ask for counsel's opinion to support the application for cover.

Security for Costs

Subject to the merits of the legal action and prospects of success at trial being assessed at the requisite level, we can offer to incorporate cover for this into the insurance contract by way of an endorsement adding an anti-avoidance clause.

Retrospective cover

Unless we specify in any offer of terms, the cover is retrospective and covers all costs and disbursements incurred prior to the date of inception of the policy. Depending on when the case is presented to us this can amount to a considerable sum.

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The level of indemnity

This is the total sum you wish to be insured against. It comprises two elements:

- (a) your opponent's projected costs - up to and including trial;
- (b) your projected disbursements - up to and including trial.



“Top-up” of level of indemnity

If **costs budgets have not been filed and served**, appraising the opponent's costs and your company's own disbursements to trial will be an estimate based on your experience and a set of assumptions.

If those assumptions prove incorrect and, as the case progresses, the actual costs exceed the predicted costs by a significant margin this could mean you are under-insured and without adequate protection for the financial risks of litigation.

In such circumstances you can easily apply to us for an increase in the level of indemnity. Subject to there being no material deterioration in the merits and prospects of succeeding at trial we will, more often than not, agree to such request.

The Insurance Premium

Payment of premiums are fully deferred until conclusion of the legal action, whether by way of settlement or judgment. This is contingent on success; in other words if your case loses, no premium is payable.

All premiums are subject to Insurance Premium Tax at the prevailing rate, currently levied at the rate of 12% (unless the company resides outside the UK).

Each case is different in terms of its potential value; we try to cater for this and can offer indicative terms as well as give you a choice of different premium models. We want to be fair to your client but have a degree of flexibility when offering terms. We also have premium rates which are exclusive to PNLA members.

Please note that these premiums are irrecoverable from the opponent.

The premium pricing for these types of actions are fixed, staged and calculated with reference to the level of indemnity sought and the value of the claim. Read more about [ATE insurance for Professional Negligence cases](#).

Professional Negligence Lawyer's Guide

Working with us



What we look for in a case

- a) **Are the legal and factual merits strong?** We typically expect an assessment of the merits and prospects of succeeding at trial to be 60% or more;
- b) **Do you have the funds to see the matter all the way to trial?** If not, what arrangements have been - or are proposed to be - put in place to ensure the client is able to do so? For example are you and/or Counsel acting on a conditional fee agreement, or has disbursement funding been secured?
- c) **Does the opponent have the financial resources** to satisfy any monetary judgment and adverse costs award?

The application process

The process is free of charge and straightforward.

Simply complete the [Commercial Proposal Form](#) and send it to us, together with digital copies of all relevant papers including (but not limited to) any letter of claim, letter of response, draft pleadings and any Counsel's advice.

- Our initial turnaround time for new proposals is within five to ten working days.
- We will either ask for further information, offer indicative terms or decline it with reasons.
- If you wish to discuss the case before submitting papers, any of [our commercial underwriting team](#) are available to do so.

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With Temple ATE insurance your client is eligible for our disbursement funding

WE HELP MORE

If you take out ATE insurance with us, we can make [disbursement funding](#) available to you through our wholly owned subsidiary, Temple Funding Limited. This loan pays for disbursements incurred in the legal action, such as court fees, expert's reports and mediator's fees.

If you wish access to such a facility you can indicate this in the Commercial Proposal Form referred to above. A one-off disbursement funding form will be required to be completed by you.

Temple Funding Limited is authorised and regulated by the Financial Conduct Authority.

The interest rate on the outstanding balance of any loan is 10% per annum compounded monthly. There is a transaction fee of £75 per drawdown.

You pre-agree with us the level of funding required and, if further funding is required as the case progresses, you simply email us with the reason for this and the amount required.

Should your client lose their case, then a claim will ordinarily be made under the policy in respect of disbursements and monies remitted to the insured. This will in turn be applied by it to pay off any outstanding loan balance and interest and charges to Temple Funding Limited.

Right to Cancel

Should we issue an insurance policy and (where applicable) disbursement funding credit agreement to you, you have the right to cancel both - if you choose to do it - provided this is within fourteen days of the date of policy and credit agreement.

Get the Perfect Fit

With Temple it's easy choosing the best way to obtain ATE for your commercial clients



Temple's commercial ATE insurance has never been easier to utilise. There is a choice of three ways - 'Espresso', 'Concierge' and 'Solo' - all designed to speed-up and simplify this process, each covering all types of commercial dispute and all suitable for any retainer arrangement.

- **Espresso** - fully delegated authority, automatic disbursement funding. Insurance at the press of a button!
- **Concierge** - bespoke underwriting. We design the underwriting process with you to meet the needs of your clients to save time and cost;
- **Solo** - suitable for more valuable and complex individual cases requiring additional scrutiny.

“

Temple's ATE insurance cover is the real deal for commercial litigators; it's second-to-none, as is the service from their Underwriters.

Razi Mireskandari
Simons Muirhead & Burton LLP

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Temple Legal Protection is one of the country's leading underwriters of legal expenses insurance. We provide a wide range of ATE insurance solutions to law firms and brokers 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 expenses 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 Conduct Authority

Contact Us

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

Call: 01483 577877
Email: info@temple-legal.co.uk
Visit: www.temple-legal.co.uk