

# After the Event Insurance for Northern Ireland

temple  
legal protection



After the Event (ATE) insurance cover for Northern Ireland clinical negligence specialists looking to protect their clients from the risks of litigation.

## What is it and how does it work?

Temple ATE provides insurance cover for your client's adverse costs and incurred disbursements such as medical evidence and issue fees should the case go on to be unsuccessful. This allows your clients to be able to pursue the case without the fear paying these fees out of their own pocket.

The premiums are staged so if the case settles early the payable premium will be much less than if the case proceeds all the way to trial and because these are deferred, the cost of this can be deducted directly from your client's damages. There is no need to pay the premium up front.

Because our premium is calculated based on the expected level of risk from the opponent's expected level of cases and your expected disbursements all the way to trial, we are able to provide all the cover you need for a price that is competitive. Should the circumstances change, a top up of cover can be sought at any stage of the claim.

You do not need to worry if you are seeking insurance in the later stages, our cover is retrospective so any disbursements incurred prior to the insurance will also be covered.

Insuring your cases with Temple also gives you access to our disbursement funding product which allows your clients to fund the costs of their disbursements.

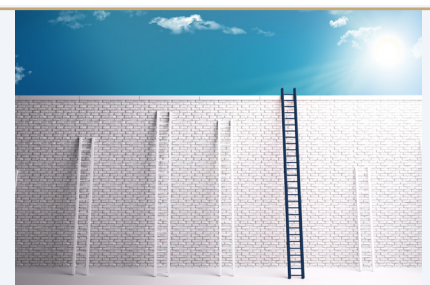
## What next?

With the ever-increasing risks and costs associated with running clinical negligence cases now is good time to contact Temple for your ATE needs. The application process is straight forward and decisions are made promptly, allowing you to continue pursuing the case without waiting on a decision.

We have been providing ATE insurance to specialist clinical negligence solicitors for nearly 25 years. Our underwriters have a specialist legal background which allows them to appreciate the challenges you face when running complex disputes.

## Next steps

For more information on ATE insurance and disbursement funding for your firm, please contact Fraser Barnstaple either by calling **01483 514414** or send an email to [fraser.barnstaple@temple-legal.co.uk](mailto:fraser.barnstaple@temple-legal.co.uk)



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