



FENCHURCHLAW

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*Putting policyholders first*

*"We set up Fenchurch Law in 2010 to meet the growing demand for specialist insurance advice exclusively for brokers and policyholders. At the heart of our business lies our determination to develop innovative ways to help our clients, and to resolve complex problems simply and effectively."*

David Pryce, Managing Partner, Fenchurch Law.

Fenchurch Law is the UK's leading firm of policyholder-focused insurance dispute lawyers. Based in the heart of the City, we provide specialist insurance advice to brokers and their policyholders and have unrivalled expertise in handling complex London Market coverage disputes.



We believe that honest policyholders with genuine claims should be supported by their insurers through every step of the claims process and should have their claims paid in full.

Every member of our team is carefully selected on the basis of their experience within the London Insurance market. This experience, gained working as brokers, claims adjusters and solicitors advising insurers, gives us a broader perspective on the issues involved in insurance disputes compared with coverage lawyers based outside the insurance market. We focus exclusively on insurance coverage work, including advice on identifying potential risk exposures.

*According to Mactavish research, an estimated 45% of large or strategically important claims are disputed by insurers. These disputed claims take, on average, three years to settle, with the policyholder only typically recovering 60% of the indemnity claimed from the insurer.*



*“They have very good commercial acumen and a very good understanding of insurers’ attitudes to claims.”*

Chambers 2016




What policyholders and brokers say about us:

*“Fenchurch Law are a specialist firm and my first port of call when coverage issues arise and clients require legal support.”*

*“I have always been impressed by the firm’s attention to detail and level of technical knowledge and would recommend them highly.”*

We recognise the vital role the broker plays in the relationship between insurer and the insured. Our coverage advice – and ability (as solicitors) to compel an insurer to pay a claim it has decided not to pay – aims to help brokers provide an outstanding service to their policyholders.



Along with specialist legal advice, we offer free training to insurance brokers and work closely with them to take a strategic view of the claims performance of their key insurers. To find out more or to book an appointment, please call 020 3058 3070.

**Services for brokers**

- Review of any declinature received by your policyholders
- In-house training on coverage issues and insurance law
- Policy wording reviews
- Advice on own PI exposures





What policyholders and brokers say about us:

*"Solicitors at the firm are approachable, astute and hard-working."*

*"I have already recommended Fenchurch to others in my organisation on the strength of my recent experience."*

*"Good to deal with and clearly highly competent in their specialist field."*

*"Knowledgeable, focused, specialist knowledge. Very easy to work with and commercially-minded."*

*"The professional service provided and attention to detail are excellent. Advice has been clear and accurate and made it easy for us to issue the appropriate instructions."*



A photograph of a modern office interior. The ceiling features a white grid with recessed air conditioning units and several exposed light bulbs hanging from black and red wires. A wooden beam runs horizontally across the middle of the frame. The background shows a blurred office space with desks and chairs.

Fenchurch Law was the first firm of specialist insurance solicitors in the UK whose sole focus is on handling insurance disputes for policyholders. In fact, many London market and national brokers now regard us as the only law firm to go to in the event of complex coverage issues.

Well-known in both the legal and insurance markets, we are ranked by both Chambers and Legal 500 as one of the leading insurance firms in the UK.

The key barometer of our success is the opinion of our clients - who include global multinationals and foreign and UK-based companies that place their insurance in the London market. They tell us that, aside from the successful outcome of their case, they appreciate the guidance, support and commerciality of our advice, often sought through stressful and uncertain times.

*"Fenchurch Law are a specialist firm and my first port of call when coverage issues arise and clients require legal support."*

Leading broker

*"A niche firm with 'strong expertise in acting for policyholders'"*

Legal 500





## Since 2010, Fenchurch Law has recovered over £90 million for policyholders.

We have also advised brokers and policyholders on issues relating to risk exposures and policy wordings, including:

- An international financial services firm on issues arising under an employee fraud insurance policy following a high value mortgage fraud (£40m)
- A national insurance broker on concurrent proximate cause (design / workmanship) issues arising from a flood in a Central London office block during M&E works
- A major European energy company on issues arising under a business interruption policy following a catastrophic turbine failure at a power plant (£15m)
- A specialist broker in relation to bespoke cyber liability wordings
- A number of directors of listed companies on the recovery of defence costs for regulatory investigations, SFO prosecutions and civil claims under D&O policies



Here is a small selection of the organisations and individuals who have been successfully represented by our lawyers.

#### Construction

- A contractor in a dispute with its CAR insurer over whether paintwork had been damaged or defective, arising from the construction of an electricity converter station. (£9m)
- An M&E sub-contractor in a dispute with its professional indemnity insurer arising from damaged pipework sustained during the renovation of a hospital (£8m)
- A leading online gaming provider in a business interruption claim arising from the global outage of its gaming platform (£5m+)
- The owners of 70+ high-end apartments in central London in claims under their building guarantee policies (£4m+)
- A leading online gaming provider in a deductible/aggregation dispute with its E&O insurer arising from a class action in the Middle East

#### Financial & Commercial

- Multiple banks in a dispute with their political risk insurer arising from the expropriation of a power plant by a foreign government (£100m)
- A leading disc and digital solution provider in a business interruption claim arising from the London riots in 2011 (£50m+)
- A leading global pharmaceutical company in a dispute with its Bermuda form insurers arising out of a product liability mass tort claim in the United States (£25m)
- A hedge fund in a dispute with an expelled partner (£1.5m)
- A high profile international cricketer in a dispute with his casualty insurer arising from an injury which prevented him from participating in the Indian Premier League

#### Professions

- A firm of accountants in relation to aggregation issues arising from two allegedly negligent audits for two related companies (£30m)
- A firm of solicitors in a dispute with its professional indemnity insurer as to the aggregation clause in its policy when applied to 50 separate claims (£8m)
- A SIPP provider in a dispute with its professional indemnity insurers concerning late notification of claims and circumstances arising out of around 50 complaints to FOS arising out of investments in an Unregulated Collective Investment Scheme (£4m)
- A firm of surveyors in a dispute with their professional indemnity insurer arising from a clawback mechanism where the policyholder is alleged to have been reckless (£2m)
- An IFA in a dispute with its insurer as to alleged material non-disclosure in its proposal following a number of complaints to FOS arising out of advice to invest in Unregulated Collective Investment Schemes (2m)

For more examples of our work, please visit [www.fenchurchlaw.co.uk](http://www.fenchurchlaw.co.uk)

*“In order to level the playing field, you have to challenge the status quo. Through championing the rights of the policyholder in technically complex and high profile cases, we have been influential in changing policy wordings across the insurance industry.”*

Rob Fink, Founding Partner, Fenchurch Law.

We are unflinching in the pursuit of our clients' claims. In almost all cases, policyholders achieve better outcomes when they work side by side with their brokers. By adopting this collaborative approach we have negotiated fair and reasonable solutions to disputes across a wide range of industry sectors.



Our team structure focuses our knowledge and technical expertise along sector lines, with each team covering all aspects of insurance advice, including policy wording advice and uninsured defence work, in addition to our core dispute resolution work:

- Construction
- Financial & Commercial
- Professions

We also offer flexible and proportionate pricing options, according to the client's priorities and the complexity of the case. This ensures our clients experience a bespoke service, delivered by skilled professionals who truly understand the intricacies of their claim.

Please call 020 3058 3070 to find out more or visit [www.fenchurchlaw.co.uk](http://www.fenchurchlaw.co.uk)



Voted Insurance Law Firm of the Year



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