



FENCHURCH **LAW**

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

Legal 500

"They are experienced litigation solicitors who understand how insurers think and work."

Chambers



Putting policyholders first

Financial & Commercial Risk



Commercial insurance is a vital component of every business's risk management strategy. In the event of a covered loss, the ability to make a successful claim under an insurance policy can be critical to business continuity. However, the process of making a claim can be protracted and recovery far from certain. At Fenchurch Law we believe that honest policyholders with genuine claims should have their claims paid promptly and in full. Our Financial and Commercial Practice has the necessary depth of expertise and specialist knowledge to maximise a company's prospects of achieving an insurance recovery in the event of a loss. Drawing on many years of experience acting on commercial coverage disputes for financial institutions, global corporates and companies in the energy, mining and manufacturing sectors, our team always aims to bring about a quick and cost-effective resolution where one is possible but, where necessary, we will pursue the matter through formal legal proceedings.

Our unique approach

Based in the heart of the London insurance market we are a boutique law firm dedicated to insurance litigation and dispute resolution.

We act exclusively for policyholders, specialising in dealing with complex coverage disputes.

We work closely with insurance brokers, combining our legal skills with their commercial leverage, to achieve the best outcome for our clients.

We complement our experience acting for policyholders with valuable insight gained in prior roles as brokers, claims adjusters and insurer-side lawyers.

Our specialist expertise

We have proven expertise in relation to all aspects of commercial and financial insurance dispute resolution across a range of industry sectors including claims on the following insurances:

- Property Damage and Business Interruption
- Crime
- Directors' and Officers'
- Employer's Liability
- Kidnap & Ransom
- Technology/Cyber
- Political Violence and Terrorism
- Public and Product Liability
- Trade Credit and Political Risk
- Transactional Risks: Warranty and Indemnity, POSI, Tax Indemnity, Contingent Liability

Common Insurance Law issues arising:

- Late notification
- Breach of conditions precedent
- Scope of cover disputes
- Misrepresentation and non-disclosure
- Gaps in cover between policy years
- Application of recent legislation:
 - Insurance Act 2015
 - Enterprise Act 2016
 - Third Parties (Rights against Insurers) Act 2010

Examples of our experience:

- Advising directors on recovery of defence costs for regulatory & criminal investigations and civil claims under D&O policies
- Advising energy and manufacturing companies on business interruption claims following damage to turbines, transformers and plant.
- Acting for private equity investors in claiming on warranty and indemnity cover following an M&A transaction
- Acting on business interruption claims arising from the London riots
- Representing a manufacturer in a dispute with its products liability insurer
- Representing a FTSE 100 company in relation to a dispute with its captive's reinsurers
- Representing a hedge fund in a dispute with an expelled partner
- Representing a mining company in a claim on a property damage and delay in start-up policy relating to a Peruvian mine.
- Representing a professional services firm in relation to insurance recovery following a cyber attack.

*Outstanding individuals,
unique experience*

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Fenchurch Law: the Financial & Commercial team**John Curran, Partner**

John is a partner specialising in insurance disputes with a particular focus on Energy, Industrial, and Institutional risks.

John joined Fenchurch Law after 20 years at Clifford Chance and six years at DLA Piper, where he acted for insurers, brokers and policyholders in disputes arising in the London market and internationally.

John is a qualified as a solicitor in Hong Kong as well as in England, and is a Solicitor Advocate

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Joanna Grant, Partner

Joanna is an experienced commercial litigator specialising in resolving insurance disputes for policyholders.

Joanna joined Fenchurch Law after 18 years at Allen & Overy. Her broad experience in complex multi-jurisdictional proceedings and arbitrations includes acting for financial institutions and global corporates in high-value commercial coverage disputes.

A particular focus of her insurance practice is advising on political risk, crime and D&O policies

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James Morris, Senior Associate

James specialises in representing policyholders in insurance coverage disputes under a range of financial lines insurance policies, including Professional Indemnity, D&O, Crime, Cyber and W&I.

Prior to joining Fenchurch Law, James gained experience on all sides of the insurance landscape, having advised insurers at a leading City law firm, having adjusted major losses for a large US insurer and having performed advocacy in-house for a leading insurance broker.

James now uses that inside-track to provide practical and commercially sound advice to businesses, company directors and risk managers.

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