



K&L Gates has one of the largest policyholder insurance coverage practices in the world, with nearly 100 insurance lawyers in offices located in Europe, North America, Asia and Australia. For nearly 30 years, our lawyers have been developing and implementing innovative legal strategies to assist businesses and individuals in obtaining insurance coverage for an ever-increasing range of liabilities and losses.

Getting Value Out of Your Insurance Programme

K&L Gates' London Insurance Coverage Practice acts exclusively for policyholders on insurance coverage matters, providing legal advice on policy wordings, claims notification and disputed insurance claims. Our lawyers are committed to enhancing and enforcing the rights of policyholders, free from the conflicts of interest faced by many insurance lawyers in the UK who act primarily for the insurance market.

We are recognised in the first tier for insurance litigation for policyholders in *Legal 500* 2015 and in the top band of policyholder law firms in *Chambers* 2016 which describes our practice as "Top class. They're meticulous and are commercial."

Policyholders in all industry groups have turned to K&L Gates to help evaluate the role of their insurance policies in their overall risk management program, to analyse policy wordings, to address large and small loss or liability issues, and to provide advice on insurance-related strategic concerns. Our insurance coverage lawyers have advised clients regarding the full spectrum of insurance products including

- Directors' and Officers' Liability
- Professional Indemnity
- Pension Trustee Liability
- Employment Practice Liability
- Crime/Fidelity

- Cyber/Information Technology
- Public and Products Liability
- Property and Business Interruption
- Credit Risk and Political Risk
- Warranty and Indemnity
- Event Cancellation
- Fine Art/Exhibitions
- Environmental Liabilities

Our inter-disciplinary approach and geographic spread enables us to advise on the risks faced by international businesses and on the interaction between local and global policies. We also advise clients on captive related issues and on disputes involving excess layer coverage, including the Bermuda Form.

Policy Wording Reviews

We undertake policy wording reviews aimed at highlighting any major limitations in cover and recommend changes to policy terms and conditions that might otherwise delay, limit or prevent payment by insurers in the event of a significant claim. Many companies are unaware that they may be facing costly and damaging gaps in their insurance contracts as a result of inadequate or unclear wording. Potential pitfalls can be addressed in advance by appropriate revisions to contract wordings.

Advice on Claims Notification

For many companies facing litigation, regulatory or criminal investigations, or for those caught up in major catastrophic events, the notification of such matters to insurers may be low on the agenda but inadequate or late notification may enable insurers to deny or restrict the cover available. We assist policyholders by ensuring the notification of claims, or circumstances which may give rise to claims or losses, are compliant with relevant policy conditions and anticipate any coverage defences insurers might raise. We can also advise on issues relating to confidentiality and common interest privilege and the implementation of suitable confidentiality agreements with insurers.

Maximising Recoveries on Insurance Claims

Our experience in acting exclusively for policyholders enables us to identify potential problem areas early on in the claims process and advise clients on how these can be addressed. We advise policyholders on how best to respond to any coverage issues raised by insurers with a view to securing maximum recoveries. Where coverage disputes arise, we assist clients in negotiating with insurers with a view to achieving recoveries in a timely and cost effective manner. If matters cannot be resolved through negotiation, we have considerable experience in successfully representing policyholders in mediation, litigation and arbitration.

Keeping Clients Informed

Members of the London Insurance Coverage group give regular talks to clients and contacts on insurance coverage issues. Our lawyers also contribute articles to leading publications, including PLC, Commercial Dispute Resolution Magazine and Strategic Risk.

Learn more about our UK Insurance Coverage practice at klgates.com.

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