

# After the Event Insurance for Commercial Litigation

## Protection for commercial and personal clients from the risk and costs associated with litigation

All litigation comes with the risk that, if things do not go as planned, your client could be left in a position where they are liable to pay out substantial amounts. This can make them cautious in pursuing a claim to its full value, or even wary of litigation in the first place.

Temple Legal Protection is one of the leading After the Event ('ATE') providers in the industry. Our wealth of experience insuring Civil Litigation claims has enabled us to develop an insurance policy for specialist litigators to protect individuals and business clients from the risks of litigation.

### KEY PRODUCT INFORMATION

- Comprehensive cover for up to £2m
- Flexible premium structures to suit the needs of a particular claim
- Cover for own disbursements and opponent's costs
- Straightforward deferred, staged and self insured premiums
- Full Part 36 cover as standard
- Policy can be used to help defeat security for costs applications
- Cover for interim applications
- Delegated acceptance

### TYPES OF CASES WE INSURE

- Professional Negligence – for both lenders and individuals
- Subrogated Rights
- Contract disputes
- Insolvency
- Defamation/Media Litigation
- Partnership disputes
- Contentious probate
- Property Disputes

### PRICING

- Premiums not payable until conclusion of the case and only if a successful outcome
- Premiums usually charged as a percentage of damages actually recovered – this percentage can be a fixed amount or can be staged
- Percentage charged is ordinarily between 10-20%, depending on proportionality of costs to damages
- Alternative pricing models available upon request

### WORKING TOGETHER

- One-off proposals can be submitted to Temple online, by email or via the DX/Post
- Fully delegated authority schemes available, enabling Solicitors to issue policies without needing to complete a proposal
- The delegated scheme also enables Solicitors to make/reject Part 36 offers, commence proceedings and proceed to trial without Temple's consent being sought at each stage
- Temple also provide Underwriting Clinics where one of our specialist Underwriters will review your firms caseload to assess the suitability of each case for ATE insurance

Please call us now on 01483 577877 to arrange an appointment with our Commercial Team or email [steve.ruffle@temple-legal.co.uk](mailto:steve.ruffle@temple-legal.co.uk)

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

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