

**Helen Tilley**  
**Partner**  
**LLB Hons**  
**(University of Wales, Cardiff)**



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Helen has over 30 years of broad experience advising on life and general insurance policy coverage, including assessment under CIDRA 2012 and the Insurance Act 2015, avoidance and interpretation of policy terms and conditions.

Alongside this Helen has also built a “cradle-to-grave” specialism in the full range of life, protection, A&H, travel and contingency products, providing both a coverage/dispute resolution and a non-contentious/advisory service. She has experience in dealing with a wide range of medical conditions and injuries, both at direct and reinsurance level. Helen also has broad experience in fraud prevention and detection, including arranging global investigations and referring cases to the police.

Her non-contentious work includes policy/treaty drafting, product development, regulatory and compliance advice and data protection and freedom of information advice.

## Career Overview

Helen joined CPB as a Partner in October 2019. She qualified as a solicitor in 1992 at a global City practice and has worked in London throughout her career. She has a contentious/dispute resolution and non-contentious/advisory practice advising insurers, reinsurers, Lloyd’s Syndicates and Friendly Societies.

### Contentious

Helen acts in litigation, arbitration and mediation, as well as Ombudsman referrals and complaints to the Information Commissioner’s Office. Claims that she has handled concern the full range of Protection insurance and A&H/travel policies. These include travel policy (Legal Expenses/Personal Liability) coverage through to career-ending injury and death.

Helen has particular expertise in sport-related / career-ending claims (including Formula 1, rugby, football, ice hockey, sailing and scuba diving), as well as assessing claims relating to occupations such as dentists, pilots, solicitors, the Armed Forces and security.

She is familiar with appointing forensic accountants as part of the assessment of the effect of the insured peril on the loss claimed and business trends generally.

Her involvement with the Insurance Fraud Investigators Group since about 2004 assists with the handling of suspected fraudulent claims.

Helen also advises insurers, medical providers and private investigators in relation to complaints made to the Information Commissioner’s Office and compensation claims for breaches of confidentiality and data

security. She advises data controllers and data processors regarding Subject Access Requests in a range of contexts including employers' liability, public liability, travel, life, protection and personal accident claims.

### Non-contentious

Helen advises on policy and treaty drafting and interpretation, product development, regulatory and compliance matters and issues relating to authorisation and registration. Her practice includes advising on the relationships that arise from the carrying on of insurance business, such as broking and agency. She has advised on issues arising from life / A&H run-off, including Part VII Transfers.

## Appointments and Memberships

Chartered Insurance Institute ("CII")

Insurance Institute of London: Accident Committee, sourcing speakers for their Lloyd's Library Training Programme (2015 – 2022)

International Underwriters Association: Personal Accident and Health Underwriting Group (2018 to date)

International Underwriters Association: Contingency & PA and Health Claims Committee (2020 to date)

Insurance Fraud Investigators Group ("IFIG") and Creditors Insurance Fraud Investigators Group ("CIFIG") - Helen is the firm's trained SPOC 'Single Point of Contact'

Fraud Advisory Panel – Individual Member

Attendee of Forum of Claims and Underwriting Scotland ("FOCUS")

Associate Member of Assurance Medical Underwriters' Association ("AMUS")

Ambassador for Insuring Women's Futures

British Insurance Law Association ("BILA") – Member

## Reported cases

*Cirencester Friendly Society v Parkin [2015] EWHC 1750 (QB)*- The first case of the High Court setting aside two Financial Ombudsman Service awards and stating that they were unenforceable on grounds that both the FOS and the insurer were defrauded by the income protection claimant, who stated that he could not work due to chronic fatigue syndrome.

*Patel v Windsor Life Assurance Co Ltd [2008] EWHC 76 (Comm)* - Successfully defending a life assurance claim where there was no cogent evidence to corroborate the policyholder's alleged death and a finding of attempted deception against insurers.

*Mulchrone v Swiss Life (UK) PLC [2006] Lloyd's Rep IR 339* - Acted for the insurer in relation to issues involving the Contracts (Rights of Third Parties) Act 1999.

*Seechurn v ACE Insurance SA-NV [2002] EWCA Civ 67* - Represented the Defendant insurer in Court of Appeal on limitation and estoppel issues, involving a personal accident policy claim.

## Directories

*'Helen Tilley is the foremost legal expert in protection claims in our view'*

*'Helen Tilley has excellent communication skills, attention to detail and a deep knowledge of insurance law. Helen is our go-to resource for both disputes and general advisory work.'*

Helen Tilley is another authority on Life, Accident & Health insurance.