

## Insurance

All of our lawyers have specialist experience in London and international insurance markets.

We are active in a broad range of classes of insurance business, including:

- Aviation
- Casualty
- Contentious and Non-Contentious
- Contingency
- Directors & Officers
- Employers' Liability
- Fine Art and Specie
- Life, Accident & Health
- Marine
- Parametric Insurance
- Products Liability
- Professional, Financial and D&O Risks
- Property
- Public Liability
- Run-Off
- Warranty & Indemnity
- War Risks and Civil Commotion

### What we do

We act in disputed claims, in relation to both defence and coverage issues, involving domestic and international litigation and arbitration. We also advise on policy construction and the application of terms and conditions of a policy to the facts of individual or multiple losses. We conduct drafting work, advise on regulatory issues and carry out transactional work – see [Commercial, Transactional and Regulatory](#).

We work with both UK and international insurers, Lloyd's and those involved in [Broking and Agency](#). Our lawyers are experienced in handling multi-jurisdictional issues arising from international risks and coordinating the requisite representation with overseas lawyers. In this respect, we enjoy the distinct advantage of being the UK members of [Insuralex](#), and of Partners in our firm having been elected to membership of the [International Association of Defense Counsel](#), and the [Federation of Defense & Corporate Counsel](#). As a result of all these memberships, we enjoy close relations with specialist insurance lawyers globally.

### Examples of our Experience

#### Non-Contentious:

Examples of our non-contentious work appear on the [Commercial, Transactional and Regulatory](#) page.

#### Contentious:

**Aviation:** Advising on an aviation, hull and liability insurance policy following an aviation accident in a Caribbean jurisdiction and pursuing a subrogated claim in the overseas Courts against an airport authority and refuelling contractor.

**BBB:** Advising on coverage issues involving a claim by a customer against an overseas bank relating to its management of his financial affairs.

**Contingency - Sports:** Pursuing a claim involving a sporting injury to an international basketball player involving issues of coverage.

**Contingency - Film:** Acting in film finance disputes concerning slates of insured films, involving issues of coverage and non-disclosure.

**Employers' Liability:** Representing overseas insurers in a series of industrial injury / industrial disease claims brought against the UK interests of their insureds including issues of coverage, allocation, quantum and contribution / indemnity.

**Fine Art:** Advising on a claim involving damage to a valuable oil painting which had suffered minor damage, but was able to be restored without that damage being apparent. The claim concerned whether the painting's sale value was prejudiced by such damage.

**Liability:** Representing a major US corporation in a coverage dispute concerning a multi-million dollar claim against it by the US government.

**Marine:** Acting for hull insurers of a cargo vessel lost at sea involving issues of seaworthiness and use of fraudulent devices in the claims process.

**Marine:** Advising on issues concerning rights to cancel a marine policy covering an overseas insured in proceedings brought overseas where the policy was subject to English law, including questions of whether the local Court would fully enforce the Choice of Law clause and issues of non-disclosure and agency.

**Motor:** Representing insurers of a Greek transport cooperative in English proceedings relating to a coach accident on Crete in which English nationals were injured, involving issues of international jurisdiction.

**Parametric Insurance:** advising on issues arising from a disagreement as to the application of the claim calculation methodology in a parametric crop cover.

**Product Liability:** Acting for insurers and their policyholder in a claim following the failure of a renewable energy plant, including issues as to the extent of cover, complex jurisdictional issues and contribution claims.

**Property:** Acting in a coverage dispute concerning the demolition and rebuilding of a retail property damaged by a heavy service vehicle and the associated subrogated recovery claim.

**Specie:** Acting in a coverage dispute involving international issues as to the location of the cause of loss of jewellery by fraud.

## Directory Recognition

### Legal 500

Stephen Carter (“Hall of Fame”); Bernadette Bailey (“Hall of Fame”); Dean De Cesare (“Key Lawyer”)

*“The firm goes above and beyond market standards to ensure the clients’ interests are fully served. This helps to establish both a long-term relationship with its clients and offers clients the satisfaction that they are in good hands with a robust and experienced legal team. This is all achieved through close understanding of the client’s problem and a willingness and professionalism to achieve the desired results. No stone is left unturned.”*

*“They are a very experienced team, where you can be assured that one of the partners will bring their considerable skill and experience to work on your case.”*

*“They are always willing to look at claims with an open mind and to stick to budgets agreed upfront. They leave no stone unturned when it comes to maximising claims.”*

*“Everyone I have worked with at the firm is attentive to the need of the client and they are super responsive. Top quality legal brains with very reasonable charge out rates.”*

*“Stephen Carter and Bernadette Bailey are very practical and capable individuals as well as being focused on providing added benefit to clients. Easy to get hold of and down to earth partners. They do what they do very well.”*

*“The 'highly specialised' Carter Perry Bailey LLP stands out for its international expertise in a wide range of matters. Stephen Carter, who 'provides clear unambiguous advice', is a highly-regarded lawyer with a focus on reinsurance, while Bernadette Bailey regularly undertakes direct insurance claims and industrial work. 'Superb' senior counsel Bill Perry specialises in fine art insurance, international litigation and arbitration.”*

### Who's Who Legal

Stephen Carter, Bill Perry and Bernadette Bailey are all recognised as Global Leaders in insurance and reinsurance by Who's Who Legal. Stephen Carter is also recognised as a Thought Leader.

### Leaders League

Highly recommended in Insurance Litigation (for Insurers)

### Chambers Guide

Ranked as Leading Firm

### Key Contacts



**Stephen Carter**  
Partner

**T:** 0203 697 1902  
**M:** 07887 645262  
**E:** [stephen.carter@cpblaw.com](mailto:stephen.carter@cpblaw.com)



**Bernadette Bailey**  
Partner

**T:** 0203 697 1903  
**M:** 07887 645263  
**E:** [bernadette.bailey@cpblaw.com](mailto:bernadette.bailey@cpblaw.com)