



PICKFORD HOUSE,
PICKFORD GREEN LANE,
COVENTRY, CV5 9AP
DX 13702 BALSALL COMMON
TELEPHONE: 0844 414 2124
FAX: 0870 479 1639
E-MAIL: INFO@GUARDIANLEGAL.CO.UK
WWW.GUARDIANLEGAL.CO.UK

Notes to assist you when applying for insurance cover

Provide as much supportive information as possible - In order to assist your application for ATE Insurance and reduce the time taken by an Insurance Underwriter to consider your application it is always best to provide as much relevant information as possible with your initial application.

Provide sufficient information to indicate level of risk involved - Insurers need to assess their risk exposure by considering the **percentage** prospects of success against their own cost exposure (amount they will pay out if case is lost at trial). Broadly speaking the premium will take into account these two factors, although the level of expertise and experience of legal representatives and any existing relationship and reputation of a firm will also be taken into account.

Provide accurate information on the amount of cover required - The Limit of Indemnity requested should be restricted to that amount adequate to cover adverse costs and disbursements if lost at trial. It is important not to under insure. Any existing BTE legal expenses insurance should be noted.

Provide Information as to how the case is funded - Insurers will take into account how a case is funded. In many circumstances particularly with personal injury claims the fact that the Solicitors and Counsel are acting under a CFA will be an advantage. Although this is not always necessary, particularly in commercial cases the fact that a case is conducted under a CFA will increase the chances of obtaining an offer. If Solicitor and/or Counsel are not under a CFA it will preclude us from approaching some insurers and restrict choice and competition. Indicate Part CFA, full CFA etc

Insure early in the process - Insurers prefer to consider cases as early as possible from the date of incident, cases will generally become more expensive to insure as they get older and reach certain stages, for example when they become post issue and ultimately the closer they are to a trial date. Applying for cover early in the case and providing as much supportive information as possible will increase the chances of obtaining an offer of cover more quickly and at a lower premium.

- **If you are able to supply as much of the information listed below (where appropriate) this will allow the Underwriter to make an informed position.**
- **If information is absent and the case is finely balanced there is a possibility that a quotation may be delayed pending further information and at worst it could be declined.**
- **Please note that there is an obligation on the part of the applicant to disclose any material fact that would have a bearing on an Insurer's decision to offer cover. Failure to disclose such facts could lead to withdrawal of liability at a future date or the avoidance of a claim.**

Please supply copies of following documentation if available and where appropriate.

- Completed Proposal Form**
- Case Summary*
- Particulars of Claim
- Witness statements
- Admission/Denial of Liability*
- Defence
- Claim Form
- Advice on Merit*
- Advice on Liability*
- Inter-party Correspondence
- Expert Reports*
- Relevant Section of Medical Records (if appropriate.)

Essential information items are marked with double asterisk**

Important items marked with single asterisk*



Guardian Legal Services Limited is authorised and regulated by the FSA Firm Ref No 484841
Registered as a Limited Company in England and Wales Registration No. 5756959
Registered Office Trafalgar House Alcester Road South Birmingham B14 6DT