



ATE Insurance for Ireland

- Cover for adverse legal costs and outlays
- Cover for own outlays
- Cover for own expert report costs
- No win no fee premium
- 25 years experience

Temple
Legal Protection
Ireland

Your trusted
insurance partner

Contact us now on
+353 1 575 5349

www.temple-legal.ie

Foreword

Temple Legal Protection Ireland Limited or Temple Ireland hopes to launch in Ireland before year end 2024 subject to Central Bank of Ireland Licencing requirements but in the meantime we are excited to provide the information contained in this pre-launch brochure for your information purposes and our own continuing market research purposes.

Please do send an email to info@temple-legal.ie if you would like to provide feedback on how we might best design our policies to best serve both your firm and your clients' needs.

We can also send your firm an updated version of the within brochure together with a copy of our premium rates prior to our official launch event which we would be delighted to have you attend – details to follow.

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Product Guide

Introduction

Who we are and what we offer

Temple Ireland is Ireland's only dedicated After-The-Event (ATE) litigation costs insurance company. With our dedicated Dublin based solicitor led underwriting team and 25 years' experience at the top of the UK ATE Insurance market our mission is to merge local knowledge and global experience to make our ATE products an integral part of the Irish litigation landscape.

We listened to solicitors throughout Ireland and understand that they want to wholly concentrate on representing their clients to the fullest extent without the worry of exposing the client to adverse costs risks. With this core message in mind we have tailored policy options that:

- Level the litigation playing field putting the client in that same position as an opponent who may routinely have the full backing of an insurer to discharge outlays during the course of a litigation;
- Help firms take on more cases. With more litigants able to pursue claims, firms will be able to run more cases which would otherwise have been abandoned due to lack of resources;
- Include interim claim payment options that allow the insurance policy absorb the upfront cost of instructing experts taking the financial burden away from the client and firm;
- Help clients gain access to justice, clients with a good case but without the necessary resources will get the support and security they need under a Temple Ireland insurance policy,
- Insure EU and UK domiciled clients litigating in the Irish courts.

What is ATE Insurance?

ATE Insurance, or After-the-Event Insurance, is a form of legal expense insurance that provides coverage for legal costs incurred after an event, such as when an accident or dispute has already occurred. This type of insurance is designed to protect individuals and businesses from the financial risks associated with litigation, ensuring that they have access to justice without the fear of having to pay their opponents legal fees if the case fails or is abandoned. An ATE policy will also allow the client recoup outlays, such as expert report costs in the case of a loss. ATE Insurance gained legal recognition in Ireland following the landmark decision in the case of *Greenclean Waste Management Ltd. V Leahy* [(No. 2) [2014] IEHC 314] solidifying its position as a potentially valuable tool for individuals and businesses seeking legal costs protection.

Deferred and contingent premiums

One key feature of our policy options is the deferred and contingent premium structure. This means that clients, no matter what the type of litigation, only pay the insurance premium if and when their case is successful thereby easing the financial burden for the clients and ensuring access to justice.

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All litigation comes with the risk that, if things do not go as planned, your client could be left in a position where they will be unable to recover their own costs, outlays and court fees but also face the prospect of having to pay substantial amounts in opponent's costs very soon after receiving a court order. This risk can make clients reluctant to pursue a claim in the first place. Our ATE and ATE+ policies can help alleviate these risks.

ATE

Our ATE insurance policy provides comprehensive coverage for legal expenses incurred during the course of litigation. This policy is designed to protect individuals and businesses from the financial risks associated with legal proceedings, ensuring access to justice without the fear of adverse legal fees. With ATE, clients can rest assured knowing that their opponent's legal costs and outlays as well as their own outlays are covered, allowing them to pursue or defend their case with confidence.

ATE+

This policy has an interim claims option which allows policyholders to request interim payments under the insurance policy. ATE+ ensures that clients have the resources they need to navigate their legal proceedings without recourse to third party litigation funding - something largely prohibited in Ireland. ATE+ is therefore an innovative policy feature that provides clients with support during the litigation process. It allows for interim claims to be made under the policy for outlays such as court fees, expert witness report fees, and other necessary expenditures. ATE+ strives to level the litigation playing field by putting the litigant client in the same position of the insured litigant.

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Key Features/Benefits

Key Features/Benefits

- Attractively priced premiums which are proportionate to the level of risk involved
- Access to interim claim payments to discharge outlays and expert costs
- Simple online policy issuing system for easy administration
- Incentives for mediated settlements
- Cover which extends retrospectively to costs incurred from the very start of the litigation
- Direct access to underwriters for prompt decisions on referrals and support throughout the litigation process

Case types that we insure

We offer ATE Policies catering to both plaintiffs and defendants across various practice areas, including:

- Personal Injury Claims
- Medical Negligence Claims
- Commercial Litigation
- Insolvency Actions
- Employment Disputes
- Property Disputes
- Judicial Review Proceedings
- Arbitration Cases

My firm and I have worked with Temple for 20 years now. At the time we began our journey with Temple, we were a new firm and Temple were also fairly new to the market at the time. Over the 20 years we have built an excellent relationship of trust and support and it is thanks to Temple and their collaborative, trusting, and open approach to the work that we do and their willingness to take calculated risks with us that we have managed to achieve the very best for our clients in some very tricky and challenging cases. Temple have always been ahead of the curve. True leaders in their field and in our view, simply the best.

Moosa-Duke Solicitors

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ATE insurance from Temple Ireland can be used for a wide range of disputes.

The insurance is suitable for any type of client retainer arrangement you have, and our pricing is carefully calculated to be fair, workable and attractive to your clients. The insurance premiums are also proportionate to the level of insurance cover required – and suitable for all types of litigation, regardless of value.

Commercial Disputes

Temple Ireland's commercial ATE insurance is very easy to use and is available for all types of commercial dispute. Our reputation for excellent service has been built over many years and is second to none; a reflection of our ongoing commitment to listening to our clients.

The range of commercial disputes we can provide ATE insurance for includes breach of contract, shareholder disputes, contested wills and probate, financial mis-selling, professional negligence, insurance disputes, insolvency claims, construction disputes, EU competition law plus defamation and privacy actions.

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Medical Negligence & Personal Injury



Medical Negligence and Personal Injury cases

We are also highly experienced in providing ATE insurance for medical negligence and personal injury claims - so you can be sure that our underwriters understand and appreciate the challenges you face.

Medical negligence litigation often involves complex disputes over causation and liability, whilst for personal injury matters a client may have suffered a life changing injury or been the victim of an accident at work. Whatever the situation, Temple Ireland can provide ATE insurance to better help you to better help your client.

Which types of cases do we cover?

For medical negligence, we provide ATE cover for all types of medical negligence claims, and our experienced underwriting team can rapidly get an in-depth understanding of your needs. Examples of the medical negligence cases we provide cover for include surgical negligence, pregnancy and birth injury, prescription and medication errors, cosmetic surgery negligence, dental negligence and opticians' negligence.

For personal injury claims the types of cases we insure includes road traffic accidents, accidents at work, occupiers' liability, industrial disease and product liability.

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All litigation comes with the risk that, if things do not go as planned, your client could be left in a position where they will be unable to recover their own costs, outlays and court fees but also face the prospect of having to pay substantial amounts in opponent's costs very soon after receiving a court order. This risk can make clients reluctant to pursue a claim in the first place and where they proceed in the case those risks can deter them from pursuing it for its full value.

The advantages of using ATE insurance:

It enables your client to afford to proceed with litigation to its full conclusion without having to settle (possibly lower than the optimum value) or abandon because of costs

Your client will be able to fix, or at least have much better control over their costs exposure in the litigation

The peace of mind for your client that, if the action is lost, they will not be exposed to their opponent's costs or own outlays

Increased confidence in the strength of the case because an independent litigation insurer has decided to support the claim. This sends a powerful message to your client's opponent, who may use robust tactics to try and get them to drop the case

The insurance premium is paid by your client at the conclusion of the case and only if their claim is successful. If the case is lost, they will not have to pay the premium

ATE Insurance from Temple Legal Protection:

The structure of our ATE insurance policies is straightforward. The premium is only payable in the event of a win and at the conclusion of a case

It is a flexible solution that can be used regardless of how the case is being funded

With Temple Legal Protection the price is capped according to the level of insurance cover required - known as the limit of indemnity

Our premiums are generally between 25% to 60% of the relevant limit of indemnity and tailored to suit different types of litigation

We insure a wide range of cases both for plaintiffs and defendants. These include medical negligence, personal injury, general commercial litigation, EU competition law, professional negligence claims, property litigation, claims brought by insolvency practitioners and contentious probate claims

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Underwriting Process



Our Underwriting process is simple and straightforward.

1. We ask that cases are referred to us using a standard proposal form, along with a detailed summary of the case and any key documents that might assist our Underwriters. Applications can also be referred to us online via the Temple Online Policy System (TOPS) ensuring real-time updates of progress.
2. We aim to provide a response to the proposal within 10 working days of receipt of the form but are often able to respond more quickly.
3. We have an experienced and solicitor led underwriting team but fully respect the views of those who refer cases to us. Though our solicitor-clients will be more familiar with the cases they bring to us there may still be occasions when we will decline to offer terms.
4. We do not require solicitors to act on any particular fee-paying basis with their clients.
5. We will insure cases where declaratory relief is sought rather than damages.
6. Claims are dealt with in-house and we process claims with the same straightforward approach we adopt when underwriting cases.

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A partnership with Temple



We provide a unique and professional way of working in partnership with law firms. This ensures we deliver consistent, excellent service. Specific examples of this include:



A dedicated, single point of contact – we appoint an experienced Underwriter to manage your relationship with us. Our underwriters are qualified legal professionals, so they understand your challenges, requirements and expectations.



Handling queries in a timely manner - our Underwriters hold authority to make decisions in almost all matters relating to your account, so you know you're talking to the right person every time. In addition we guarantee a response to new policy enquiries within 10 working days, often far sooner.



Our ability to handle and pay claims - we have a no-nonsense and practical approach to claims that works for our client law firms. We assess all claims using a fair, just and transparent decision-making process.



A practical, ethical and genuine approach to business - we understand that every case is individual and take a pragmatic approach. We work alongside you to find a mutually beneficial resolution that works for your firm, your client and us.

Did you know? In the UK we are currently the principal ATE insurance provider for the “phone hacking” claims being pursued against both Mirror and News Group Newspapers.

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Contact Us



Temple Legal Protection Ireland hopes to launch in Ireland before year end 2024 once registered with the Central Bank of Ireland. This registration underscores our commitment to compliance, transparency, and consumer protection. Clients can have confidence knowing that Temple Ireland operates in accordance with the highest regulatory standards, providing peace of mind and assurance of quality service.

Solicitor & Underwriting Director

Tadgh Kelly, Solicitor heads up our Irish office and serves as our Underwriting Director, bringing a wealth of experience and expertise to our local operations in Ireland. With a background as a seasoned solicitor, Tadgh understands the intricacies of the Irish legal and legal costs landscape and is dedicated to ensuring that our clients receive the best possible support and protection. Tadgh's leadership ensures that Temple's ATE Insurance continues to uphold its reputation for excellence and innovation as we expand our presence in Ireland and Europe.



No matter which policy type you choose, Temple Legal Protection Ireland is committed to providing unparalleled support and protection to clients across Ireland, Europe, and beyond.

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Contact Us

To find out more about how our ATE insurance can help you and your clients:

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Visit: www.temple-legal.ie

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