

PERSONAL PROFILE

Cathy Hawkins

Insurance law, Dispute resolution

Insurance expertise

Cathy Hawkins spent 30 years at a leading insurance law firm, Berrymans Lace Mawer, mainly as a partner, where she dealt with tens of thousands of insurance claims and was rated for her insurance expertise in both Chambers and Legal 500, and by competitors, having delivered great outcomes for sophisticated and demanding clients.

Cathy's clients chose her for her outstanding ability to appraise legal and commercial positions accurately and devise strategies that saved money and spared pain, in just the situation it was most needed.

She has now joined Cubism Law to provide a service exclusively for policyholders, their brokers, claims consultants and assessors, where (extra) expertise is needed, to review policy terms including proposed extensions; advise about declined claims and situations where the operation of the policy is contentious, such as aggregation clauses or multiple deductibles, exclusions etc.; as well as pursuing wrongly declined claims, if necessary by court action or through the Ombudsman.

Her very extensive insurance claims experience includes property, business interruption, subsidence, public and product liability policies, construction, contractors all risks, fidelity and professional indemnity and financial liabilities cover, and travel, for many leading insurers, including Allianz, RSA, LV, EC Insurance, Liberty Insurance, QBE, Ageas and Towergate.

Dispute Resolution

Her litigation experience includes numerous claims ranging from small to over £100 million in value, in respect of a broad range of disputes arising from fire, explosion, subsidence, water escape, breach of contract, construction disputes, and professional indemnity disputes.

Cathy is passionate about understanding her clients' needs and delivering good commercial solutions, whether by negotiation, litigation, or methods of alternative disputes resolution, such as mediation.

Insurance experience

- Successful pursuit of an insurance claim for an antique dealer's stock stolen in a robbery, wrongly declined by insurers. The business had been seriously jeopardized by the failure to pay. Cathy forced the insurer to pay up, to her client's relief.
- Successful resolution via mediation of a disputed insurance claim for the operators of a leisure club, severely damaged by fire. Insurers ultimately paid the costs of repair and compensated for disruption of the business.



- Advice about subsidence cover in context of a dispute about repair options, with the result that the insurer resolved the claim on the basis of the extensive works the policyholder needed.
- Many occasions where client needed to know whether evidence supported breach of hot work warranty – sound commercial advice preventing a major dispute ensuing.
- Advice to a Saudi based manufacturer in respect of a fire claim which destroyed a factory where insurers were not progressing claim or saying why not- helped client to address the problem and provided a strategy to resolve.
- Advising a services contractor on its right to be covered on the project policy for one of London's most prestigious and costly constructions, with the result that the project insurer agreed to deal with the claim and pay for repair works undertaken by the contractor.

- Acting for a seriously injured policyholder whose travel insurers refused to cover medical expenses of over £100,000 on grounds that the accident was caused by recklessness. Secured a full indemnity.
- Acting for a policyholder who had recently started its business and insurers did not accept the extent of its loss of profit because of lack of track record. Secured sufficient evidence to obtain a vastly increased payment.

Track record: when cover declined

- Recovering multimillion losses for a building contractor from construction professionals and subcontractors following the collapse of part of the construction in a prestigious homes development.
- Recovering a multimillion pound loss for a design and build contractor who had had to indemnify a housing association in respect of multiple brickwork defects in a new development.
- Successful settlement negotiations for a flue installer accused of contractual responsibility for a fire caused to a unique island home.
- Successful recovery from a contractor of a university's repair costs of a roof which collapsed.
- Successful resolution at mediation of a £10 million loss following an explosion at a recycling plant, recovering from the manufacturer whose design had failed to account for explosion risk.
- Defending engineers accused of poor design of a race track, and negotiating a settlement that meant the majority of the loss was met by contractors.

Testimonials

"She is absolutely brilliant; a tough litigator who is also great to work with, very down-to-earth and straight talking. Clients love her because she gives clear, simple and effective advice" Chambers 2017

"Huge technical experience" Legal 500

"Cathy is so good at seeing what the prospects are at the outset, not leading us up the garden path like others, only to advise us to bale at the trial" Client

"tenacious", "smart", "sees wood from trees", "courage to state views..."

Voted a best (insurance) coverage lawyer by lawyers.

Contact information



Cathy Hawkins

Dispute Resolution, Insurance
E: cathy.hawkins@cubismlaw.com
T: +44 (0) 20 7831 0101