

# Michael Whitton

## Consultant

## Insurance Litigation



Michael joined Edwin Coe in 1987, became a partner in 1990 and became a Consultant for the firm in 2023. He read law at Cambridge University and qualified as a solicitor in 1986 with a City firm.

Michael deals principally with claimant insurance litigation and specialises in liability and coverage disputes arising from fires, floods, thefts and other perils. His practice also includes areas such as professional negligence, directors' and officers' liability and under-insurance issues and he has a particular expertise in business interruption claims.

## Experience

- Advised a ready meals producer on the enforceability of a composite panels warranty and on a related claim against its insurance brokers for failing to advise on the meaning of the word 'combustible'.
- Advising a major food manufacturer in a negligence action against its former insurance brokers for losses suffered as a result of under-insurance in relation to plant machinery and business interruption following a serious fire. This claim resulted in the recovery of a seven figure sum in damages.
- Acting on a £20 million claim regarding a commercial all-risks policy for a large CD/DVD manufacturer following a serious fire. The issues raised in the proceedings addressed points of law concerning moral hazard, material non-disclosure, misrepresentation and breach of condition precedent/breach of warranty.
- Advising a large UK crisp manufacturer on its negotiations with loss adjusters, following the settlement of a £12 million claim.

## Expertise

- [Insurance Litigation: Overview](#)
- Assessment of damage claims
- Business Interruption claims
- Claims against security providers
- Denied claims on the basis of Breach of Warranty or General Condition
- Fire
- Insurance claims
- Third Party claims for Uninsured Losses
- Waste Management
- Print & Packaging

- Professional Negligence

## **Credentials**

- Ranked as a Senior Statesperson in Chambers UK 2024
- Recommended as a 'Leading Individual' in Legal 500 UK 2024
- Ranked as a 'Leading Individual' in Chambers Global 2022

## **Contact**

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