

Nicola Maher

Partner

Insurance Litigation



Nicola joined Edwin Coe in 2010 and became a partner in 2013. Her practice covers advice to Claimants and Defendants in a wide range of commercial and insurance matters and she represents corporate, SME and high net worth clients in complex insurance coverage disputes, professional negligence, and commercial litigation. She assists policyholders to secure efficient resolution of claims and to maximise recoveries, if necessary, through litigation, mediation or arbitration.

She acts exclusively for policyholders across numerous sectors such as hospitality, retail & consumer, pharmaceutical, construction & real estate, manufacturing, and waste processing on a broad range of matters including:

- Professional Indemnity
- Directors and Officers liability (D&O)
- Property and Casualty
- Business Interruption
- Cyber Risk
- Environmental Risk
- Building Defect Guarantee
- Product Liability
- Critical illness and permanent health insurance policies

She has particular expertise in relation to substantial property claims arising out of fire, thefts, flooding and design defects advising in respect of material damage, under-insurance and business interruption claims. More recently, Nicola has advised policyholders in relation to claims arising as a result of the Covid-19 pandemic.

A large proportion of Nicola's practice involves pursuing professional negligence claims against insurance brokers and other professionals including architects, financial advisers, and accountants.

Nicola has a particular interest in relation to cyber insurance cover and claims and regularly speaks and publishes on the subject.

She is a member of the LBIA, PNLA, LSLA and BILA and presents seminars to insurance intermediaries and specialist interest groups, including CILA.

Experience

Insurance

- Advising an individual policyholder in relation to his various health insurance policies in the event of permanent ill health and his ability to work again.
- Acting for a number of Claimants pursuing claims for uninsured and under-insured losses

and business interruption arising from the explosion of a petrol depot in Buncefield.

- Acting for a Claimant company for material damage and business interruption losses where the insurer denied cover relying on a material misrepresentation argument.
- Representing a professional firm in relation to insurance coverage issues following a substantial client account theft as a result of cyber fraud.

Professional Negligence

- Acting for a leading London street market against its brokers in relation to a fire which caused approximately £8m of damage.
- Acting in relation to a recycling plant which burnt down. Following insurer's purported avoidance of the policy; the insurance brokers were sued for failing to advise the policyholder of its duty to give full disclosure of all material facts.
- Acting for the Claimant's waste recycling business in a claim against its insurance broker in negligence for failure to advise on disclosure issues, policy conditions and failure to arrange cover which provided an indemnity in relation to loss of profit.
- Acting for the Claimant property owner in a claim against the broker in negligence for failure to arrange cover for loss of rent and for incorrectly arranging cover on a joint basis.

Commercial

- Acting for a corporate client in relation to a claim for fraudulent misappropriation of £9m of client's monies.
- Acting for a corporate client in relation to its claim for fraudulent misappropriation of company monies by a former employee and taking injunctive and possessory action to successfully recover the monies.

Expertise

- [Insurance Litigation: Overview](#)
- Insurance claims
- Assessment of Damage claims
- Business Interruption claims
- [Professional Negligence](#)
- Health and Safety investigations and defence of criminal prosecutions
- Claims against security providers
- Denied claims on the basis of Breach of Warranty or General Condition
- Third Party claims for Uninsured Losses
- Industry Sectors: Waste management, print & packaging, manufacturing, retail and leisure, construction, engineering, property, IT, SME's
- Issues arising out of fire, theft, flood, fraud, and cyber risks

Credentials

- Ranked in Chambers UK 2024
- Ranked in Chambers Global 2024
- Recommended in The Legal 500 UK 2024
- Member of the London Business Interruption Association
- Member of the London Chamber of Commerce
- Member of the Professional Negligence Lawyers Association
- Member of the British Insurance Law Association

Contact

Telephone: +44 (0)20 7691 4069
Email: nicola.maher@edwincoe.com