

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 a leading self-storage premises in relation to a total loss fire involving over 500 separate storage units and multimillion pound material damage and business interruption losses.

- Advising a manufacturer and installer of modular residential units and accommodation developments in relation to a £6m coverage claim.
- Instructed on behalf of corporate hospitality sector policyholder to pursue a significant Covid-19 Business Interruption insurance claims.
- Representing a subcontractor to the HS2 Euston Station construction project in relation to a multi-million pound disputed property damage insurance claim.
- Acting for a high-tech manufacturer seeking compensation for the material damage and business interruption losses it suffered following a devastating fire at its manufacturing site.
- Advising on a £50m insurance claim following a catastrophic fire at a high-profile luxury hotel and leisure complex.
- Acting for a well-known seaside resort and pier company in relation to a partial collapse of the pier structure and a complex multimillion pound insurance coverage dispute.
- Advising a property owning and property development company in relation to a disputed insurance claim following a fire at its commercial warehouse premises.
- Representing individual Claimants in the Commercial Court claim against a major insurer in relation to construction of a new build property.
- Advising the owners of an entertainment and retail site with a pier in relation to a disputed insurance claim following a fire on the pier which caused extensive damage to the site.
- Representing a professional firm in relation to insurance coverage issues following a substantial client account theft as a result of cyber fraud
- Advising an individual policyholder in relation to £3 million of health insurance policies in the event of permanent ill health and his ability to work again.
- *Endurance Corporate Capital Ltd v Sartex Quilts & Textiles Ltd [2020] EWCA Civ 308* - property damage, measure of indemnity, betterment.
- *Sartex Quilts & Textiles Ltd v Endurance Corporate Capital Ltd [2019] EWHC 1103 (Comm)* - property damage, measure of indemnity.

Professional Negligence

- Advising commercial horticultural nursery and garden centre in respect of claims against its insurance broker for significant underinsurance following a fire at its premises.
- Representing the owners of a privately owned pier and amusement/recreation park in relation to claims against its broker for significant underinsurance following a fire at its premises.
- Advising Tripleseal IG Ltd (following an extensive fire at its manufacturing premises) in respect of its multimillion pound claim against its former insurance brokers for failing to arrange valid material damage cover insurance.
- Advising a high-profile luxury hotel and leisure resort in relation to its multimillion pound claim for underinsurance in relation to business interruption losses arising following a catastrophic fire.
- Advising a national retailer with numerous outlets in relation to Covid-19 Business Interruption losses.
- Advising a telecommunications distributor in relation to a multimillion pound underinsurance arising following a fire at their premises. Claim against insurance brokers for breach of contract and negligence.
- *Dalamd Ltd v Butterworth Spengler Commercial Ltd [2019] Lloyd's Rep IR 295* - claim against insurance broker arising out of fire at a waste recycling facility; effect of non-disclosure on variation of composite policy, test for causation in broker's claims; whether balance of probabilities or loss of chance.
- *Ground Gilbey Ltd v Jardine Lloyd Thompson UK Ltd [2011] PNL15* - broker negligence - fire - acting for owners of Camden Market.
- 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.

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 2025
- Ranked in Chambers Global 2024
- Recommended in The Legal 500 UK 2025
- 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

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