



Sarah Turpin

Partner

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OVERVIEW

Sarah Turpin is a partner who concentrates her practice on insurance recovery and counseling, representing policyholders seeking coverage under a broad range of insurance policies, including Professional Liability, Directors' & Officers' Liability, Public/Product Liability, Property/Business Interruption, Event Cancellation, Credit Risk/Political Risk, and Cyber/Technology Risks. She acts for policyholders in relation to disputed insurance claims, if necessary through litigation, mediation, or arbitration, and advises on claims notification and claims management issues. She also advises on policy wordings at the pre-contract stage, including in the context of corporate and finance transactions. Her policyholder clients come from a wide variety of industry sectors, with a particular focus on financial and other professional services, technology, leisure and entertainment, energy and manufacturing.

In addition to her coverage practice, Sarah represents directors, trustees, and other professionals in the mitigation and defence of professional liability claims.

PROFESSIONAL BACKGROUND

Prior to joining the firm in September 2005, Sarah worked for a leading insurance coverage practice in the city, acting primarily for insurers and Lloyd's underwriters and their insureds, having trained and qualified in the insurance group of another prestigious city firm.

Sarah is currently co-global practice group coordinator of the Insurance Recovery and Counseling practice at the firm.

ACHIEVEMENTS

- Recognised by *Chambers UK* guide for Insurance: Mainly Policyholders UK-wide, 2015-2024
- Recognised by *Chambers Global* guide for Insurance: Mainly Policyholders, 2022-2024
- Recognised by *The Legal 500 United Kingdom* edition as a Leading Individual for Insurance litigation: for policyholders in London, 2019-2024

SPEAKING ENGAGEMENTS

- D&O Liability Insurance – Key Points Directors Need to Know, 23 November 2023
- GDPR Liabilities and Cyber Insurance, 6 August 2019
- Cyber Risks - Preparing for a Breach, 8 February 2018
- Maximising D&O Insurance Recoveries in Insolvency, May 2017
- Corporate Compliance: Liability of In-House Counsel and Directors, May 2017
- The New Insurance Act: What GCs Need to Know and Do, 23 November 2016
- Live Cyber Attack, 14 June 2016
- Seizing Opportunities to Provide Cyber Liability Coverage for FI's and D&O's, "C5's 24th Forum on D&O Liability Insurance, 25 - 26 March 2015
- "QCA Risk Event for Directors," 18 November 2014
- "Cyber Risk and Global Security Issues: is your business fully prepared?," K&L Gates Seminar, 2 October 2014
- "C5 Professional Indemnity Insurance Forum: Evaluating Current PII Claims and Losses," 5 December 2013

EDUCATION

- LSF, College of Law, 1989
- LL.B., University of Exeter, 1988

ADMISSIONS

- Solicitor of the Senior Courts of England and Wales

THOUGHT LEADERSHIP *POWERED BY HUB*

- 2 December 2021, Breach of Duty of Fair Presentation under the Insurance Act 2015 - Court Finds Insurer was Entitled to Avoid Policy
- 31 August 2021, OnRisk: Insurance Coverage for COVID-19 Losses in the United Kingdom
- 26 May 2021, English Supreme Court Rejects Insurers' Reliance on "Deliberate Acts" Policy Exclusion
- 16 March 2021, COVID-19: FCA Business Interruption Test Case - Unresolved Issue and Wider Implications of Supreme Court Judgement

- 19 January 2021, COVID-19: Insurance - UK Supreme Court Judgment Brings Positive News for Policyholders in the FCA's Business Interruption Test Case
- 22 September 2020, COVID-19: Considering the Wider Implications of the FCA's Test Case
- 15 June 2020, COVID-19: FCA Files Business Interruption Insurance Test Case
- 6 May 2020, COVID-19: FCA Asks the High Court to Consider COVID-19 Business Interruption Claims
- 18 March 2020, COVID-19: How Insurance Can Help Mitigate Business Losses through the Crisis
- 4 April 2018, D&O Insurance for Cyber Liabilities: Increased Cyber Exposure Should Cause Directors & Officers to Take Another Look at Their D&O Policies
- 21 March 2018, OnRisk: Arbitration Provisions in Insurance Policies
- 19 January 2018, Lessons to Learn about Cyber Risks
Various Claimants v Morrisons Supermarket PLC [2017] EWHC 3113 (QB)
- 11 December 2017, Maximising D&O Insurance Recoveries in Insolvency
- 4 December 2017, Insuring Against Terror: Some Common Coverage Blind Spots
- 30 August 2017, Guidance for Policyholders in the Claims Context: The Insurer's Duty to Speak
- 16 August 2017, Damages for Late Payment of Insurance Claims - Good News For Policyholders
- 20 July 2016, Impact of Brexit on Policyholders Buying Insurance in the UK Market
- 14 July 2016, Third Party (Rights Against Insurers) Act 2010
- July 2016, Global Boardroom Risk Solutions Newsletter
- 19 May 2016, New UK Insurance Act Coming into Force in August 2016
- 12 May 2016, Damages for Late Payment of Insurance Claims – A Major Advance for Policyholders

OTHER PUBLICATIONS

- "Data breach? Are you protected against data losses and liabilities?" *The London Institute of Banking and Finance*, 23 May 2018
- Tackling the Growing Spectrum of Cyber Risks, Originally published by StrategicRisk, Spring 2015
- New UK Insurance Act to come into Force in 2016 - The Biggest Shake Up of Commercial Insurance Law in Over a Century, Insurance Coverage Alert, 13 April 2014
- Insurance for Professional Fiduciaries, Insurance coverage Case Update, 4 December 2014
- Cyber Risk and Global Security Issues: Is Your Business Fully Prepared, 2 October 2014

NEWS & EVENTS

- 15 February 2024, *Chambers Global* 2024 Guide Ranks K&L Gates Lawyers, Practices
- 19 October 2023, K&L Gates Ranked in *Chambers UK* 2024 Guide
- 4 October 2023, K&L Gates Practices, Lawyers Recognized in *The Legal 500 UK* 2024 Edition
- 16 February 2023, K&L Gates Recognized in 2023 *Chambers Global* Guide
- 24 October 2022, K&L Gates Recognized in *Chambers UK* 2023 Guide
- 30 September 2022, K&L Gates Ranked in 30 Categories in *The Legal 500 UK* 2023 Edition
- 17 February 2022, K&L Gates Recognized in 2022 *Chambers Global* Guide
- 3 November 2021, K&L Gates, Lawyers Recognized in 2022 *Chambers UK* Guide
- 6 October 2021, K&L Gates Ranked in Nearly 30 Categories in the 2022 *Legal 500 UK* Guide
- 10 March 2021, Entrepreneurship, Corporate Culture, and the Gender Agenda
- 24 February 2021, K&L Gates Recognized in 2021 *Chambers Global* Guide
- 26 May 2016, K&L Gates, Lawyers Earn Honors in *Chambers Global*, *Regional Guides*
- 6 May 2015, K&L Gates, Lawyers Recognized as Leaders in *Chambers Global Guides*

AREAS OF FOCUS

- Insurance Recovery and Counseling
- Professional Liability

INDUSTRIES

- Cybersecurity and Privacy
- Technology

REPRESENTATIVE EXPERIENCE

Insurance Coverage Disputes

- Advising and representing US investment funds in relation to complex US\$5+ million claims against trade credit insurer ultimately resolved through negotiated settlement.
- Advising FTSE 100 financial institution in relation to claims under Professional Liability and Directors' and Officers' Liability policies arising from complex multi-jurisdictional litigation and regulatory issues including representing clients in mediation.

- Advising Eastern European petrochemical company in relation to multimillion-US dollar claim under Property Damage/Business Interruption policy arising from explosion and fire at oil refinery, including in relation to dispute resolution and ultimate settlement terms.
- Advising FTSE 100 fashion retailer in relation to disputed claims under Credit Risk insurance policy.
- Advising FCA regulated financial advisors regarding Professional Liability coverage dispute arising from FSCS proceedings and related regulatory investigations and representing clients in pre-litigation correspondence and settlement negotiation.
- Advising former investment manager in relation to coverage under D&O and Professional Indemnity policies for regulatory and criminal investigations and proceedings.
- Advising FTSE 100 company on D&O and related coverage disputes arising from US environmental investigation and criminal prosecution and representing clients in pre-litigation correspondence and settlement negotiation.
- Advising global manufacturing company in litigation against insurers of Global Public and Product Liability policy.
- Advising directors of insolvent company in relation to claim under D&O policy arising from breach of duty claims, DTI investigation, and director disqualification proceedings.
- Advising FTSE 100 company on D&O and Professional Liability claims arising from criminal investigations and proceedings against former directors and employees.
- Representing dual listed financial institution in relation to claim under Professional Liability policy arising from negligence claims involving offshore trusts.
- Representing trade finance company in LCIA London seated arbitration against Trade Credit Insurers.
- Representing UK construction group in relation to dispute with Professional Liability insurers in connection with unsafe cladding claims.
- Advising Middle Eastern bank in relation to US\$10+ million claim under Credit Risk insurance policy.
- Representing leading auction house in connection with £30+ million COVID-19 related Business Interruption insurance claims.
- Representing global event and exhibition organiser in dispute with Event Cancellation insurers arising from COVID-19 related event cancellations.
- Representing real estate lenders in dispute with Defective Title and Indemnity insurers.
- Advising European real estate investment group in relation to business interruption/loss of rent claims arising from COVID-19 closures of European shopping malls.
- Representing leading global event organiser in relation to £80+ million Event Cancellation insurance claims arising from COVID-19 pandemic.

- Representing and advising multinational media company in relation to COVID-19 related claims under Event Cancellation insurance policy.
- Representing and advising European investment manager in relation to COVID-19 related claims for loss of rent on real estate assets.
- Representing razor manufacturer in relation to claim under D&O Liability insurance policy (arising from US breach of confidentiality lawsuit) which ultimately settled at mediation.
- Representing owners of luxury BVI hotel resort in London seated arbitration in connection with dispute with insurers of Construction All Risks and Delay in Start Up insurance programme.

Insurance Counselling

- Conducting policy wording reviews for FTSE 100 financial institution including D&O, Professional Indemnity, Crime, Cyber, Pension Trustee Liability, and Employment Practices Liability.
- Conducting policy wording reviews for Premier League Football Club including D&O, Pension Trustee Liability, Personal Accident, Property/Business Interruption.
- Advising investment manager in relation to proposed structure and terms of credit and political risks insurance cover for newly formed supply chain finance fund.
- Advising FTSE 100 Investment Manager in relation to D&O and Professional Indemnity coverage and related corporate indemnification arrangements.
- Legal advice on mitigation of potential gaps in After the Event insurance policy.
- Advising board of fashion retailer in relation to D&O policy cover and related indemnification issues.
- Advising global sports media company in relation to COVID-19 Business Interruption claims.
- Advising owners of luxury hotel resort in Maldives in relation to COVID-19 related Business Interruption insurance claim.
- Advising exhibition organiser in relation to COVID-19 related Event Cancellation insurance recoveries.
- Advising US investment management company in relation to Cryptocurrency Insurance Policy.
- Conducting D&O and other policy wording reviews for art exhibition/academy.
- Advising investment bank in relation to proposed terms for bespoke credit risk insurance policies.
- Conducting review of proposed Directors & Officers' Liability programme for UK software design company.

Boardroom and Liability Disputes

- Advising and representing administrative receivers of offshore investment fund in connection with US\$20+ million negligence claim against insurance brokers.
- Advising corporate trustees in relation to claims/potential claims arising from claw-back claims by Madoff trustee.

- Advising corporate trustees in relation to negligence claim against former investment advisers seeking damages in excess of US\$25 million.
- Advising administrators of vehicle accident repair company in relation to D&O claim and insurance recoveries.