

Meet the Weightmans UK Property Damage Team



February 2024

The UK Property Damage Team at Weightmans comprises fee earners at every level who, between them, have decades of experience in all aspects of property and business interruption insurance.

Our team is led by Alice Wilson, a partner based in our London office. Alice is assisted by Joanne Williams and Sarah Finnigan, both legal directors in our Manchester office, alongside a strong cohort of junior lawyers. We provide a joined up national offering and pride ourselves in guiding our clients through a broad range of property damage issues, including coverage and defence disputes arising from fires, flooding, theft, building collapse, subsidence, environmental contamination, and explosions (to name just a few!).

The Weightmans Property Damage Team thrives because of one key underlying factor, the people in it. We truly enjoy working together and are each-others biggest cheerleaders, day in, day out. This is reflected in the holistic team approach we adopt when servicing all our insurer clients who reap the benefits of a multi-faceted service.

So why Weightmans when it comes to property damage disputes? Spend five minutes with some of our UK Property Damage Team and find out...

Key Contacts



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What is your role in the team and what does a typical day look like?

Alice (Partner): As the lead partner, I work closely with all members of our brilliant, and ever-growing, UK Property Damage Team on their cases, and also support them with their career goals. Day-to-day, I deal with some of the most complex cases in the team, particularly coverage/fraud disputes, but also spend a lot of my week meeting key stakeholders in the insurance market, including existing and prospective clients, to see how we can further assist them with their portfolio of claims.

Shy (Associate): I am an associate in Weightmans' London office, working closely with partners and legal directors on complex cases arising from property and product damage claims. These claims vary from subrogated recoveries, liability defences and coverage instructions. Aside from dealing with my own caseload, I also mentor juniors as well as being a mentee myself. This is something that I am passionate about as I enjoy helping juniors develop their skills and achieve their goals.

Sarah (Legal Director): I am one of the newest members of the UK Property Damage Team and have loved every second so far. The range of work that lands on my desk is second to none – whether that is a case I am running myself, a matter I am supervising an associate on, or a complex coverage advice I am working with Alice on. This week I have worked on three very different files – an environmental contamination case that I am running in conjunction with colleagues in our Environmental Team, and two ongoing complex coverage disputes following a large fire and theft.

Mark (Principal Associate): I am currently dealing with several high value defence matters, which include a significant fire claim and an alleged theft. I also have a number of complex coverage matters involving local authority insureds.

Joanne (Legal Director): My role is hugely varied. This week I have drafted an agenda for our team meeting and am assisting with settling in the newest members of our expanding Property Damage Team! I have also drafted instructions to counsel on a significant flooding case and attended an expert meeting on a complex product liability dispute.

Natasha (Paralegal): A typical day often involves attending client meetings, drafting correspondence, and preparing bundles. I am currently assisting Alice Wilson with a coverage matter relating to a £2.5m claim following a fire. In particular, I have been tasked with reviewing the underwriter's file and preparing a detailed chronology of events. I'm really looking forward to getting stuck into this complex case in the coming months.

What makes Property Damage such an interesting area of law to be involved in?

Arvinder (Principal Associate): The variety, without a doubt. Property damage can occur in various ways and with this brings a diversity of cases which keeps work engaging and challenging day in day out.

Maisie (Apprentice Solicitor): No one case I have so far dealt with, or been involved in, has been the same. Furthermore, the variety of topics which I have had to research surrounding cases is interesting and has meant I have gained knowledge on topics outside the field of just property damage!

Shy: No two days are the same. This work we do is not only intellectually stimulating but also allows us to think entrepreneurially and consider the commercial challenges that our clients must think about on a day-to-day basis, as well as collaborating with various experts and counsel on intricate issues in relation to causation and liability.

Natasha: One day you might be dealing with a water ingress matter relating to a multi-story commercial building, and the next you may be investigating coverage in the context of a suspected fraudulent claim. It also gives you the opportunity to become an expert in many different technical areas. I love the intellectual challenge of getting my head around a technical issue so that we can give the best legal advice to our wonderful clients!

What makes Weightmans so great?

Maisie: Their team ethos, inclusivity, and their power to see the potential and ability in everyone.

Faye (Associate): Weightmans' people are passionate about the work they do and the service they provide to their clients. The UK Property Damage Team is all about inclusivity; we are an approachable team and would invite anyone in the insurance market to come and have a chat with us and see what we can do to help.

Arvinder: Its people. Having worked at several law firms I can honestly say Weightmans are second to none! Weightmans have really achieved that balance between being an ambitious, forward-thinking firm, whilst also having well-rounded associates who are knowledgeable with a positive can-do attitude.

Danielle: I left Weightmans for just over a year and recently came back, so I can genuinely say that it is a great place to work! Weightmans really sees the possibility in its people – the workforce is made up of people from a diverse range of backgrounds which makes it a really interesting, inclusive, fun place to work which is always moving in the right direction.

What are your claims predictions for '2024' in the property damage sphere?

Alice: Insurers continue to feel the impact of the massive socio-economic changes that rippled through the world in 2023. The knock-on effects of inflation are finally being felt by insurers as more and more exaggerated and dishonest claims land on desks. From a practical perspective, we are already feeling the impact of the Fixed Recoverable Costs Regime. This will have a real bearing on strategy when dealing with subrogated recovery claims worth less than £100,000, for example, insurers will have to carry out an even more stringent costs vs benefit analysis going forward.

Sarah: The increase in coverage instructions arising from potentially fraudulent claims has not gone unnoticed. More generally, my sense is that insurers are becoming increasingly attuned to spotting and referring to us potential non-disclosure and misrepresentation issues as soon as a first party claim lands on their desks. The high interest rates that are hindering the housing market are also seeing increased levels of homeowners 'digging down' for more space by way of basement conversions. This has, in turn, led to an increase in basement flood claims arising from poorly installed tanking and/or drainage systems.

Mark: Climate change has had a huge impact on the insurance market in the last financial year, because of the soaring cost and pricing challenges it presents to underwriting risks. This will continue to impact insurers in the coming months.

Lucy (Associate): Two words. Climate change. 2023 was the hottest year on Earth since records began. As the climate continues to change, we are likely to see increased numbers of properties at risk of ground movement and as a result, more subsidence claims being brought.

Shy: Following Grenfell and the reforms of the Building Safety Act 2022, I am seeing an increase in construction claims, particularly cladding product liability claims.

Joanne: An uptick in fraudulent claims. Usually where there has been an economic downturn, there is a lag between the height of it and the increase in fraudulent claims. We might just see these hit a peak next year. Property insurance fraud is now one of the most prevalent types of insurance fraud.

What do you do outside of work?

Danielle: When I am not taxiing my children about, I like to eat out, go to gigs and I try to swim once a week.

Alice: Spending plenty of time with my 4 and 6-year-old children, trying to catch up on sleep and, where possible, try nice places for meals out, catching up with friends in London, watching and playing music and most nights just getting stuck into a good box set!

Faye: Play golf and netball and I love watching live sport! I also watch a lot of live music and I enjoy socialising with friends.

Shy: In my spare time I like to be very active in the gym or taking part in hikes and park runs. I also like to explore my creative side through photography and sketching. This year, I am putting my DIY skills to the test by attempting to build an item or two for our new house. And yes, my wife has agreed to waive her subrogation rights against me!

Find out more about us

Our UK property damage team has an extensive track record in dealing with high value and complex first and third-party property damage and BI claim. Visit our website for more information.

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