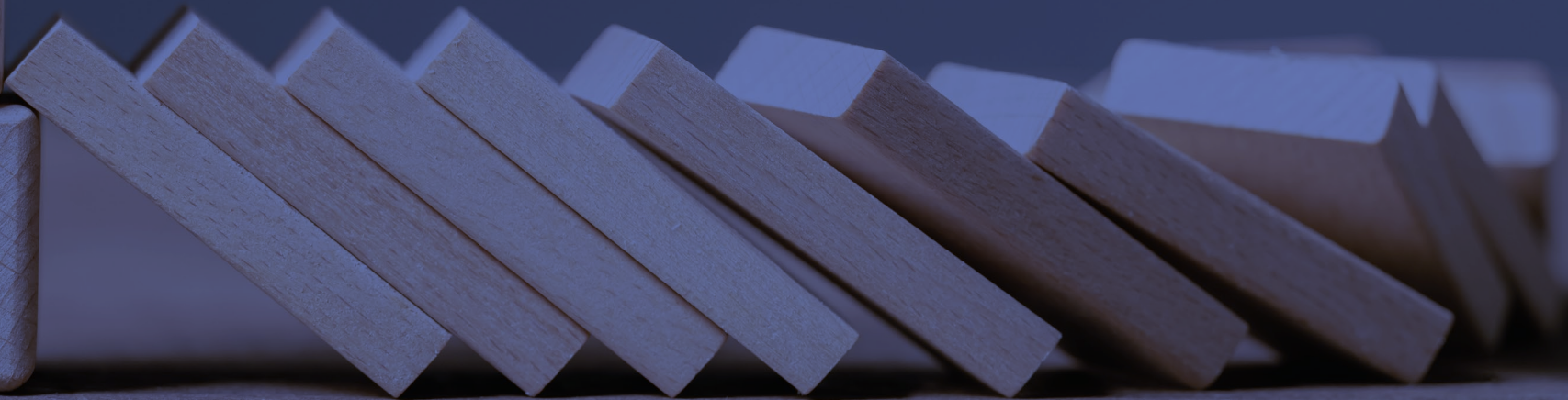




BEXLEY BEAUMONT

INSURANCE DISPUTE ADVISERS



WHO TRUSTS US:



**Bexley Beaumont Partners
Melissa Worth and Johanna
Smallman have over 20
years' combined experience
of providing legal advice to
insurers, brokers and insureds.**

Policy Inception Disputes

Your insurer requires you and your broker to present the risk to them in accordance with statutory requirements. If you do not your insurer could void your policy.

We can assist you in defending allegations of breach of fair presentation of the risk.

Policy Breach Disputes

An insurance contract is unlike any other type of contract, it has its own types of term and it has its own regulatory backdrop.

If your insurer believes you have breached a term of your policy they will likely refuse to provide cover.

We can advise you on whether that declinature has any merit and we can challenge your insurer's decision if not.

Late payment

Most policy holders do not realise that their insurer is obliged to pay a claim within a reasonable time. If they do not, a policy holder may be entitled to damages.

We can advise you as to whether an insurer has unreasonably delayed in making a payment following a claim.

Policy cover

Even when an insurer confirms cover they may tell an insured that certain aspects of the claim are excluded.

Sometimes this is merely a question of contractual interpretation, a subjective decision. We can advise if the insurer has merit in excluding losses.

Disputes with the way the claim is handled

Your insurer will appoint loss adjusters and contractors to handle your claim for policyholders but sometimes the service provided or the repair method suggested is not satisfactory. Sometimes policyholders do not realise that they do have some control over the way the claim is handled.

We can help to navigate unsatisfactory claims handling aspects.

Our Background and Experience



Johanna Smallman

Johanna is a dispute resolution solicitor with over a decade of litigation experience. Johanna has worked for almost every major insurer, advising and litigation in respect of policy disputes including issues surrounding breach of the duty of fair presentation and first party fraud. She has subsequently taken the benefit of this experience to advise policyholders who have had claims declined.

She has resolved many disputes using alternative dispute resolution including mediation. Some of these settlements have involved complex contracts to be drafted, in order for the parties to achieve the resolution which they need to be able to move on from the dispute.

Read more about Johanna [here](#)

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Melissa Worth

Melissa is an attentive client-centred lawyer, a strategic and commercial thinker who acts as a trusted advisor for her clients and contacts. Melissa is praised by her clients for her strong negotiation skills always protecting her clients' interests and often unlocking creative solutions.

Melissa has acted both for and against insurers in relation to policy coverage disputes which have included disputes relating to late notification, non-disclosure, allegations of fraud and under-insurance.

Read more about Melissa [here](#)

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Winner at:

The Modern Law Awards 2022

The North West Business Masters Awards 2021

The National Business Women's Awards 2021

Shortlisted at:

The Lawyer Awards 2022

The Law Society Excellence in Law Awards 2021

The British Legal Awards 2021