



## Edmund Townsend

Year of call: 2006

Email: edmund.townsend@39essex.com

Phone: +44 (0)20 7832 1111

Edmund's practice focusses on catastrophic injury and insurance related litigation. Edmund's principal practice areas are clinical negligence and personal injury; product liability; property damage claims and insurance coverage disputes.

Edmund accepts work on behalf of both claimants and defendants.

## Areas of expertise

Personal Injury

Clinical Negligence

Product Liability

Insurance and Reinsurance

## Insurance and Reinsurance

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Edmund is regularly instructed in relation to coverage issues. Edmund has experience in relation to all types of liability insurance, Critical Illness and life assurance, Motor indemnity, Cargo insurance and Construction All Risks insurance.

Edmund taught insurance law at University College London for a decade. Before coming to the Bar Edmund spent two years working as a research assistant in the Commercial and Common Law team of the Law Commission, where he was assigned to the review of insurance contract law. After leaving Edmund undertook work for the Law Commission on a consultancy basis assisting with their insurance law project. Edmund is therefore familiar with the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 and the Insurance Act 2015.

### Cases of note:

- ***Warner Midland Plc v New India Assurance Company Ltd*** - Instructed as junior to Jonathan Watt Pringle KC. Successfully resisted £2.5 million claim brought pursuant to the Third Parties (Rights Against Insurers) Act.
- ***SB v Liberty Mutual Insurance Europe Ltd*** - Instructed as sole counsel. Successfully resisted claim brought pursuant to the Third Parties (Rights Against Insurers) Act at trial. Issues regarding estoppel by conduct of defence as well as coverage under the public liability policy.
- ***SS v St James Place UK Plc*** - Instructed as counsel for the claimant. Successfully recovered claim under critical illness policy in respect of total permanent disablement.

- ***BC v CAN Insurance Co Ltd*** - Instructed as sole counsel. Whether temperature abuse of frozen foods amounted to damage for the purposes of a marine cargo policy.
- ***WWM v F Ltd*** - Instructed to advise in relation to coverage under liability policy in respect of claims for industrial asthma. Operation of pollution exclusion.
- ***Kudox v NIG*** - Instructed as sole counsel. Successfully defended claim at trial in respect of goods alleged to have been stolen during a robbery. Whether goods taken by 'violent and forcible means'.

## Memberships

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- Personal Injury Bar Association
- Professional Negligence Bar Association

## Qualifications

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### Education

- University College London, LLM
- Inns of Court School of Law, BVC
- University of Warwick, LLB

### Scholarships and prizes

- Scholarship from the Middle Temple for the Bar Vocational Course

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London	MANCHESTER	SINGAPORE	KUALA LUMPUR
81 Chancery Lane, London WC2A 1DD Tel: +44 (0)20 7832 1111 DX: London/Chancery Lane 298 Fax: +44 (0)20 7353 3978	82 King Street, Manchester M2 4WQ Tel: +44 (0)16 1870 0333 Fax: +44 (0)20 7353 3978	Maxwell Chambers, 28 Maxwell Road, WC2A 1DD 04-03 & 04-04, Maxwell Chamber Suites Singapore 069120 Tel: +65 6320 9272	#02-9, Bangunan Sulaiman Jalan Sultan Hishamuddin, 50000 Kuala Lumpur, Malaysia Tel: +60 32 271 1085

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clerks@39essex.com • DX: 298 London/Chancery Lane • 39essex.com