

# Rachael Murphy

Senior Associate

 Nottingham

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Rachael's specialisms include policy coverage advice and dispute resolution in relation to property damage and professional negligence claims.

Her focus includes:

- resolving property damage claims, including damage to high net worth properties, business interruption, physical damage losses arising from a range of perils, crime and subrogation.
- in the professional liability context, she has experience in the TMT sector, solicitors, accountants, and property professionals.

She also has expertise in drafting policy wordings and her wordings expertise provides a unique insight when advising on coverage matters. She regularly advises on the application of the Consumer Insurance (Disclosure and Representation) Act 2012 and the Insurance Act 2015. Rachael has extensive experience successfully defending complaints made to the Financial Ombudsman Service and in mediations. Rachael regularly advises on multi-million pound and commercially sensitive matters, including those with multi-jurisdictional elements, claims made by vulnerable customers and policy disputes involving suspected fraud.

Rachael provides pragmatic, bespoke and solutions-focused advice which goes beyond the strict application of the policy.

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## Expertise

Insurance