

Sedgwick's agile legal services team provides expert guidance on policy coverage, drafting and disputes, and related regulatory and reputational issues.

We offer real-time case support to our adjusting and claims colleagues by reviewing and concluding policy interpretation in a quicker, simpler and more effective way than engaging a traditional third-party law firm.

Additionally, we advise insurer clients on all aspects of policy coverage and defence, including compliance with policy conditions, non-disclosures, reinstatement and quantum, binder disputes, co-insurance and more. Our lawyers have experience in supporting clients through Financial Ombudsman Service (FOS) decisions, arbitration and trial.

The Sedgwick difference

| <u></u> | Our team has direct access to claim files through Sedgwick's bespoke case management system Darwin — saving time, reducing costs, and increasing efficiency for our adjusters and lawyers. | | We deliver training and case support — in your office, our office or online. |
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| \$ 000 | We offer fixed price coverage products for policy screening and FOS submissions to support accurate prediction of indemnity spending. | | Clients can access our mock trials, webinars, workshops, alerts, data analytics and surgeries. |
| [0, 0, 0] | By working across disciplines and alongside our claims, adjusting, surveying and forensic accounting colleagues, we can provide seamless scrutiny of policy liability. | | Sedgwick can handle international claims, thanks to our presence in almost 100 jurisdictions. |
| | Clients receive access to viaOne, Sedgwick's self-service management information portal. | | |

Our legal services

Sedgwick's legal services team is an independent, agile, challenger law firm, supported by the largest claims management company in the world. We operate within the Sedgwick ecosystem and use the Darwin platform that underpins the company's claims and adjusting services worldwide. This seamless, integrated model allows our legal services team to respond faster, and with less friction, than a traditional law firm. We combine the best of claims management, legal expertise and digital capability to provide clients with a high-quality, consistent and user-friendly service.

To learn more about our policy coverage and defence offering and other legal services or to discuss a claims pilot, please contact:



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