

## Neil Hughes

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### General Information

Neil joined Clerksroom in April 2014 after having spent 8 years as a solicitor (the last 2 years as a solicitor-advocate). During his time as a solicitor, Neil worked at both Hill Dickinson and DWF, where latterly he was an associate in charge of one of the Complex Fraud Teams. He transferred to the bar in 2013.

Based in Liverpool, Neil is happy to travel nationwide.

### Areas of law

General civil practice with particular emphasis on:

- Insurance
- Personal Injury
- Fraud
- Road Traffic Accidents

### Insurance

Neil's insurance practice covers:

- Motor insurance
- Property insurance
- Protection insurance (MPPI, PPI, PHI; IP and Personal Accident)

in relation to:

- Misrepresentation and non-disclosure
- Breaches of the duty of good faith
- Interpretation of policy wording
- Coverage disputes
- Fraudulent claims
- Illegality
- Dual Insurance
- Subrogation
- Complaints before the Financial Ombudsman

Neil is able to advise on paper, in conference or attend interlocutory hearings.

### Fraud

Neil is a specialist fraud counsel with over 8 years' previous experience in this area as a solicitor. During his career, Neil has dealt with the whole array of fraud claims, encompassing:

- LVI
- Bogus passenger claims
- Induced accidents
- Staged accidents
- Fraud rings
- Fraudulent credit hire claims
- Actions in the tort of deceit
- Claims for exemplary damages
- First Party Fraud (Property Insurance; Protection Insurance (MPPI; PPI; PHI; IP and Personal Accident)
- Road Traffic Act and Article 75 Liability

Neil is able to assist in the drafting of particulars of claim, defences raising allegations of fraud and replies to defences where fraud has been alleged. He believes that early conferences are crucial in cases where fraud is or is about to be alleged.

## **Road Traffic Accidents**

Neil's paper practice encompasses the whole array of RTA personal injury work dealing with:

- Advice on liability
- Advice on quantum (including loss of earnings, care and infant settlement) and evidence
- Drafting of pleadings
- Part 18 Requests for Further Information
- Part 35 Questions to Experts

Neil also has experience in relation to all of the usual arguments pertaining to credit hire, including:

- Rate, need and period of hire
- Enforceability
- Fraudulent credit hire claims
- Ex turpi causa

## **International Claims**

Neil has an interest in claims with a foreign element, in particular those involving the Package Travel and Rome II Regulations and the Montreal and Athens Conventions.

## **Education**

- Called to the Bar, Middle Temple, (2013)
- Solicitor-Advocate (2012)
- Admitted as a Solicitor (2006)
- Law LLB (Hons) 2:1 (2002)

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