

Clare Dixon

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A formidable opponent because of her robust style in written and oral advocacy and in negotiations.

- Legal 500, 2020

Winner of the ‘Professional Negligence Junior of the Year‘ (2019) award by Chambers & Partners UK.

Clare Dixon practises in professional liability, insurance, disciplinary and commercial litigation. She believes in taking a tough but commercial approach to litigation and relishes advocacy in all its forms.

She is recommended as a Leading Junior in the legal directories for Professional Negligence and Insurance:

“A formidable opponent because of her robust style in written and oral advocacy and in negotiations.” (*Legal 500, 2020*)

"She is extremely good." (*Chambers & Partners, 2020*)

“She is firm, incisive and has the ear of the court.” (*Legal 500, 2020*)

"A formidable junior who is relentlessly good at what she does." "She comes up with an innovative approach to get a fantastic result, and is very user-friendly." "She is very good at making herself available, is very responsive and understands the pressures that solicitors might be under." (*Chambers & Partners, 2020*)

"She has good judgement and is technically excellent. A true team player." "The quality of her written work is very high and she is a delight to deal with." "Very bright and client-friendly." "She is very down-to-earth, a great communicator, and inspires confidence in the client." "She provides a first-class service - thoroughly recommended." (*Chambers & Partners, 2019*)

“She mixes great commercial acumen with an excellent grasp of black letter law.” “Responsive, bright and provides excellent advice.” (*Legal 500, 2019*)

"Technically outstanding", "very impressive on her feet" and "an excellent strategist" (*Who's Who Legal, 2019*)

“Reliable, thorough and good from the start of a claim through to trial. She is down to earth and straightforward, as well as clever and commercial. One of the best professional negligence juniors. Extremely trustworthy and superfast” (*Chambers & Partners, 2018*)

"A brilliant advocate" (*Who's Who Legal, 2018*)



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“Hardworking, timely in her responses and strong in her analysis” and “She provides robust and commercial advice, and is very tenacious” (*Legal 500, 2017*)

“She’s extremely intelligent, and gives her advice in a very understandable way” and “She is fantastic to work with and quickly grasps the detail in large cases” (*Chambers & Partners, 2017*)

She **“provides probably the best-drafted written advice of any junior at the Bar” and “is admired by sources who value her “high intellect””** (*Who’s Who Legal, 2017*)

“A no-nonsense terrier in court, who will tenaciously fight your corner” and “Calm and collected, hardworking, and a safe pair of hands” (*Legal 500, 2016*)

“An impressive junior with over a decade of experience in commercial litigation and professional negligence. She takes on work that involves a range of professionals including solicitors, surveyors and insurance brokers”. She is “A markedly insightful, meticulous and accomplished professional negligence advocate. She is approachable, driven and pragmatic – definitely someone to have on your team”. “She quickly grasps the important issues and provides advice which always considers the client’s commercial considerations”. (*Chambers & Partners, 2016*)

Privacy Policy

Click here for a [Privacy Policy](#) for Clare Dixon.

Other information

Clare supports FreeBar, a forum focused on LGBT+ people and their allies working at and for the Bar.

Areas of Expertise

Professional Liability

“She is firm, incisive and has the ear of the court.” (*Legal 500, 2020*)

“A formidable junior who is relentlessly good at what she does.” “She comes up with an innovative approach to get a fantastic result, and is very user-friendly.” “She is very good at making herself available, is very responsive and understands the pressures that solicitors might be under.” (*Chambers & Partners, 2020*)

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Clare specialises in all areas of professional liability with particular emphasis on lawyers, valuers, accountants and auditors, and



insurance brokers. She has been instructed in numerous professional liability cases (both led and on her own account) and has appeared for claimants and defendants both in Court and at mediations. She is an experienced advocate who gets to grips quickly with what is really at issue and takes a tough line to achieve the best outcome for her client.

Accountants, Auditors & Actuaries

Clare has acted both for and against accountants and auditors on numerous occasions. Notable cases include:

- Acting for accountants in relation to advice given to a number of well known footballers/managers on film finance schemes (led by Jamie Smith QC).
- Acting for a claimant in a claim against its auditors who are alleged to have failed to identify a fraud by the claimant's finance director which took place over a number of years (led by David Turner QC).
- Acting for a defendant accountant who was alleged to have failed to identify fraud within a company for whom it had acted for a number of years.
- Acting for an accountant in a claim brought by a high net worth individual arising out of the advice which was given to him on his non-domiciled status for tax purposes.
- Acting for a firm of chartered accountants in a claim arising out of their alleged failure to deal properly with a winding up petition issued against the company in which the Claimant was a director, shareholder and creditor.
- Advising a company in a claim against their former accountants following the failure of a tax avoidance scheme which they had been advised to enter into.
- Acting for an accountant following a claim by a former client whose tax affairs had been the subject of investigation by HMRC.
- Advising several companies who had been wrongly advised by their accountants about their "associated company" status.
- Advising a deceased's estate in an action against solicitors and accountants where a tax planning scheme had failed to have the benefits which had been anticipated (led by the then Sue Carr QC).
- Advising private individuals on limitation issues arising out of a potential claim against accountants following the negligent implementation of a tax avoidance scheme (led by the then Sue Carr QC).

Cases

- Matthew v Sedman [2017] EWHC 3527

Construction Professionals

Clare also has extensive experience of acting both for and against engineers and architects. Recent cases have included:

- Acting for a Claimant against an engineer who had advised her on remedial works to be undertaken following subsidence damage to her home.
- Acting for an architect in a dispute concerning the major refurbishment of a restaurant.
- Acting for an architect in a claim regarding the preparation and submission of a change of use planning application.
- Acting for a project manager in a claim concerning building works at a sea front apartment block.
- Defending a site engineer involved in the setting out of foundations for a housing development.
- Advising a Claimant who wished to sue his architect for negligent advice given in relation to the design of a property and the obtaining of planning permission.
- Acting for an architect being sued for defects in the design of a residential home.

Insurance Brokers & Agents

Given her considerable insurance experience Clare is well placed to act on claims for and against brokers and, consequently, is regularly instructed in relation to such claims both on a standalone basis and where insurers are also being sued.

Notable instructions include:

- Acting for the successful broker in *Avondale v Arthur J. Gallagher* [2018] EWHC 1311 which was concerned with the scope of a broker's duty of care and the ambit of expert evidence required to establish a broker's duties.
- Acting for a claimant whose broker failed to put in place sufficient cover resulting in substantial uninsured losses following a fire.
- Acting for a broker who was alleged to have failed to disclose material facts to an insurer as a result of which they declined a substantial fire claim.
- Acting for a broker who failed to pass on premium to an insurer as a result of which the policy was not incepted and the claimant was not covered for a fire. The broker's case was that, by reason of non-disclosure/breach of warranty, the claim would not have been covered in any event.
- Acting for a valuer in a claim against its broker arising out of a failure to notify circumstances to its professional indemnity insurer.
- Advising a company on a claim against its insurer and broker arising out of a fire which caused over £1million damage to its property (as junior to Graham Eklund QC).
- Advising a private individual who alleged that his insurance broker had failed to obtain a medical insurance policy on the terms which had been requested.
- Acting for a broker who was sued in relation to the scope of Critical Illness Cover which he had obtained for his client.
- Acting for a broker in a claim said to be worth about £6million arising out of a major fire at a factory where insurers declined to provide a full indemnity.

Clare is the editor of the "Members and Managing Agents at Lloyd's" chapter in the 7th edition of Jackson & Powell.

Financial Services Professionals

Clare has acted in claims both for and against IFAs; in particular, in claims involving advice given on mortgages, pension schemes and investment vehicles.

Notable instructions include:

- Acting for a company which specialised in providing advice and guidance to lending institutions on their compliance with financial regulation. The company was sued by a building society for £½ million arising out of what, the building society said, was an inadequate review of the sale of 4,000 life insurance policies.
- Acting for an IFA in a claim brought by high net worth individuals relating to investment products taken out over a period of 16 years which were alleged to be unsuitable for them and into which it was said that they were advised to enter for the sole purpose of the defendant obtaining commission.

Lawyers

Clare has acted in a numerous claims both for and against solicitors and barristers and has broad experience in this area.

Clare is often instructed in claims where the underlying matter involves a property, commercial or chancery dispute. Examples of such cases include:

- Defending a solicitor against whom allegations were made regarding his involvement in various loan transactions (led by David Halpern QC).
- Acting for a firm of solicitors sued for, amongst other things, failing to advise their client properly on the *Etridge* procedure when acting in relation to various interrelated business and property transactions.
- Defending a firm of solicitors against allegations of breach of duty arising out of the drafting of a sale agreement for the purchase of an office block in North London in a claim said to be worth £11million (led by Ben Hubble QC).
- Defending a firm of solicitors in a claim said to be worth several million pounds arising out of the drafting of a Development and Option Agreement for the sale of a parcel of industrial land (led by Graeme McPherson QC).
- Acting for solicitors in a claim made by about 130 claimants against solicitors arising out of the advice they were given when entering into an agreement to purchase land as an investment in Spain (led by Graeme McPherson QC).
- Defending a firm of solicitors in a claim concerned with their drafting of various construction contracts (led by Roger Stewart QC).

- Defending Counsel in a claim arising out of advice given on the claimant's prospects of succeeding at trial on the proper construction to be given to a Deed of Grant.
- Successfully defending to trial a firm of solicitors against whom allegations were made arising out of their handling of a landlord and tenant dispute.
- Acting for solicitors who were alleged to have been fraudulent in their exercise of a Power of Attorney and the interpretation of a will.
- Defending to trial solicitors in a quantum only matter which considered the correct measure of loss in a no-transaction case arising out of an error in the conveyancing of commercial property: *Scott v Kennedys Law LLP* [2011] EWHC 3808 (Ch).

Clare has particular experience of "lost litigation" claims particularly in the personal injury and employment fields (having herself acted in such cases in her early years as a barrister). Instructions in this area include:

- Defending to trial a firm of solicitors in a claim arising out of personal injury litigation: *Amin v IKP* [2011] EWHC 2958
- Defending at trial a firm of solicitors in a claim arising out of an employment dispute in a claim which considered the applicable law in claims which included an element of personal injury: *Begum v Neejam LLP* (Unreported 9.12.15).
- Defending to trial a claim against a firm of solicitors arising out of the alleged negligent conduct of employment proceedings.
- Defending to trial a claim brought by a disappointed beneficiary who alleged that she had been negligently left out of a will.

Clare is also experienced in actions where the underlying subject has been instructed on a number of cases involving claims by lenders. A number of these claims involved allegations of breach of undertaking, breach of fiduciary duty, breach of trust and/or fraud. Notable examples of such cases include:

- Acting for a solicitor in a breach of trust claim which involves issues of causation following the decision in *Redler* and whether they can rely upon the defence afforded by section 61 of the Trustee Act 1925.
- Advising a solicitor on the extent of the total loss which falls within the scope of its duty where multiple loans were made by a lender for the purchase and development of a property.
- Acting for a solicitor (led by Ben Hubble QC) whose partner had acted in about 1,000 property transactions in relation to which fraud was alleged.

Clare is frequently instructed in cases arising from matrimonial matters including cases arising from the drafting of consent orders, the alleged under/over settlement of financial proceedings and concerning children. Examples of such cases include:

- Defending a solicitor sued in relation to advice given in its conduct of matrimonial proceedings (*Hogg v Crutes* unreported 1.11.16).
- Acting for solicitors in a claim brought against it for the under settlement of financial proceedings arising out of the alleged failure to properly value the former husband's company.
- Acting in a number of claims brought against solicitors arising out of the alleged failure to properly value a spouse's pension fund and, consequently, under settling ancillary relief proceedings.
- Acting for a solicitor in a claim brought by a former client for the alleged over settlement of ancillary relief proceedings in which he was the paying party with significant pension assets.
- Acting for an individual in a claim against solicitors arising out of her divorce (as junior to Roger Stewart QC).
- Acting for solicitors who were alleged to have given inadequate advice on the enforceability of a pre-nuptial agreement.
- Acting for an individual in a claim against solicitors by reason of whose negligence he had not been granted access to his children for a number of years.

Clare also has considerable experience of wasted costs having advised and acted for both solicitors and Counsel in relation to such applications. She also has experience of acting against litigants in person and obtaining civil restraint orders. Notable examples include:

- Acting for Leading Counsel (led by Roger Stewart QC) in successfully defending an application for wasted costs which had been made against him: *Kagalovsky v Balmore Invest Ltd* [2015] PNLR 26
- Successfully acting for a law centre at a second stage wasted costs application where it was alleged, amongst other things, that the claim on which they were acting was fundamentally flawed and the amount claimed grossly inflated.



NEW SQUARE

- Acting for a barrister who had been subjected to repeated claims by the same individual in a successful application for an extended civil restraint order and an injunction pursuant to the Protection from Harassment Act 1997: *Apsion v (1) Dilnot, (2) Butler and (3) Hugh James LLP* LTL 11/4/2013.

Cases

- Begum v Neejam LLP
- Art and Antiques v Magwells
- Kagalovsky v Balmore Invest Limited
- Scott v Vertex
- Amin v Imran Khan
- Apsion v (1) Dilnot, (2) Butler, (3) Hugh James LLP
- Dubad v Gans & Co Solicitors LLP [2018] 10 WLUK 413

Surveyors & Valuers

Clare has considerable experience of claims involving valuers and surveyors involving, in particular, large scale lending for the purpose of purchasing and then developing commercial sites.

Notable instructions include:

- Acting for valuers in a claim said to be worth £16million arising out of the valuation of a mixed use development in Basildon (led by Patrick Lawrence QC).
- Acting for a building surveyor who was retained in relation to the cost of developing a mixed use site in Sheffield.
- Acting for valuers in the alleged negligent over valuation of a care home. In addition to the usual factual and expert issues, the case involves an interesting question of law arising out of whether a claimant can recover loss where there is only a negligent vacant possession valuation.
- Acting for a valuer in relation to its valuation of a redevelopment site in Plymouth.
- Acting for surveyors in a claim arising out of their valuation of commercial property in Bournemouth. The claim raised issues regarding SAAMCo cap and whether loss has been suffered in circumstances where the underlying loan continued to be paid. An issue on the expert evidence in this case (which then settled) was reported at *Bank of Ireland v Donaldsons* [2014] EWHC 1957.
- Acting for a valuer in a case which considered the scope of a surveyor's duty of care following the decision in *Scullion v Bank of Scotland* [2011] EWCA Civ 693: *Squirrel v Bradley's Surveyors* LTL 10/1/2012.
- Acting for a firm of surveyors sued for failing to note historic movement in a domestic property.
- Clare has acted on a number of occasions for surveyors who have been instructed to act (sometimes for a party and sometimes as the independent expert) in a boundary dispute, and have then been sued by one of the parties.

Cases

- Squirrel v Bradleys Surveyors

- Bank of Ireland v Donaldsons LLP

Qualifications & Memberships

Prior to being called to the Bar, Clare read law at St Anne's College, Oxford University, where she was President of the Oxford Union.

Clare is on the executive committee of the Professional Negligence Bar Association.

Publications

The new SRA Standards and Regulations: Greater freedom for solicitors?

21 October 2019

In this article, Helen Evans and Clare Dixon of 4 New Square review whether the new principles, codes of conduct and disciplinary procedure rules wholeheartedly reflect a relaxation of the SRA's grip, or whether competing forces are apparent. They also consider whether one of the unintended consequences of some of the liberalisation is to introduce a two-tier regulatory system for solicitors practising within regulated entities (such as firms) and those outside that structure.

Loss of a chance and the Claimant's misconduct

1 April 2019

When a defendant to a lost litigation claim relies upon allegations of fraud made by a third party, does that defendant have to state whether it asserts the truth of those allegations? A recent decision of the High Court on a strike out application has clarified that it does not. Clare Dixon summarises the case concerned in which Helen Evans appeared for the successful defendant.

GDPR and Insurance: who picks up the tab when things go wrong?

8 May 2018

Notwithstanding assurances from the Information Commissioner that they "prefer the carrot to the stick" the fact remains that the ICO will have the power under Article 83(4) the General Data Protection Regulation ("GDPR") to levy fines of up to €10million or 2% of annual global turnover on data controllers. Alison Padfield QC, Clare Dixon and Peter Morcos consider which aspects of GDPR compliance are likely to be insurable and/or insured, focussing in particular upon: (a) the insurability (or otherwise) of fines; (b) new potential liabilities under the GDPR; and (c) the potential pitfalls of assuming that cyber insurance will cover all civil liabilities under GDPR.

Nesbit Law Group LLP v Acasta European Insurance Company Limited [2018] EWCA Civ 268

1 March 2018

In Nesbit Law Group LLP the Court of Appeal had to determine the proper construction of an exclusion clause in a series of Fidelity Guarantee Indemnity policies and whether the insurer should be permitted to amend its defence (the application having been made weeks before the hearing of the appeal) to allege various breaches of a loan agreement by insured which breaches were necessary for the insured to be caught by the exclusion clause.

Jackson & Powell on Professional Liability

1 December 2016

Editor

Journal of Professional Negligence: commentary on Berney v Saul [2013] EWCA Civ 640

6 March 2014



**Insurance Law Monthly: Standard Life Assurance Ltd v ACE European Group [2012]
EWCA Civ 1713**

29 March 2013

Insurance Law Monthly: Global Process Systems (Court of Appeal)

25 May 2010