



NEW SQUARE

## Melody Ihuoma

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Melody's practice spans across general commercial law, professional negligence, construction, insurance and sports. She has assisted in a range of business to business disputes in the finance context and in connection with the sale of goods and the supply of services. She has also acted in claims involving allegations of serious wrongdoing or misrepresentation, and is currently instructed as a junior in one of the largest fraud disputes ever heard by the Commercial Court.

She has worked on a number of cross-border disputes, and is assisted in this regard by her French language abilities; Melody has experience of reading French language banking and legal documents for the purposes of litigation.

Prior to coming to the Bar, Melody read law at Balliol College, University of Oxford. During her time there she was awarded the Brackenbury Exhibition, Brackenbury Scholarship and the Alan Rodger Prize in Roman Law. She also worked for a term as a legal research assistant. Following her undergraduate studies, Melody undertook the Bachelor of Civil Law (BCL) at Oxford in 2016, achieving distinctions in Philosophical Foundations of the Common Law and in a dissertation ("Objectivity and Subjectivity in the Law of Contract Damages").

### Privacy Policy

Click here for a [Privacy Policy](#) for Melody Ihuoma.

## Areas of Expertise

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### Insurance

Melody has worked on a range of insurance disputes, including coverage disputes and insurance brokers negligence claims. Examples include:

- Acting for insurers in the defence of a claim under an "all risks on portable property" insurance policy.
- During pupillage, drafting pleadings for claims against insurers and insurance brokers, including a business interruption claim.
- An advice, during pupillage, on the application of the terms "claim" and "single claim" in a directors and officers liability insurance policy.

## Qualifications & Memberships

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### EDUCATION



BA (Hons) Jurisprudence, BCL (Balliol College, University of Oxford); BPTC (BPP University)

## **PUBLICATIONS**

Co-authored with J Goudkamp, “A Tour of the Tort of Negligence” (2016) 32 Professional Negligence 137

## **MEMBERSHIPS**

BASL

BILA

COMBAR

NAWC

## **Languages**

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French (intermediate)

## **Insights**

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### **Supreme Court rules that defence of illegality will not save negligent solicitors (Stoffel & Co v Grondona)**

30 October 2020

Melody Ihuoma contributes to an article by Halima Dikko of LexisNexis on Stoffel v Grodona. Please [click here](#) to read the article in full.

### **The limits of contractual discretion: UK Acorn Finance Limited v Markel (UK) Limited [2020] EWHC 922 (Comm)**

26 May 2020

In UK Acorn Finance Limited v Markel (UK) Limited, HHJ Pelling QC applied the Supreme Court’s decision in Braganza v BP Shipping Limited [2015] UKSC 17 in the context of an insurance dispute. The Judge found that an insurer had acted irrationally in concluding that misrepresentations made by the insured in risk profile documents were fraudulent. In particular, when exercising its contractual decision-making power, the insurer had failed to give due weight to the maxim that it was inherently more probable that any misrepresentation had been made negligently rather than dishonestly. HHJ Pelling QC’s decision is considered by Melody Ihuoma of 4 New Square.