



 Howse Williams

# Insurance Practice

April 2022

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**Howse Williams is an independent Hong Kong law firm which combines the in-depth experience of its lawyers with a creative, forward-thinking approach.**

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## **About Us**

Our key practice areas are corporate/commercial and corporate finance; commercial and maritime dispute resolution; clinical negligence and healthcare; insurance, personal injury and professional indemnity insurance; employment; fraud; family and matrimonial; property and building management; banking; financial services/corporate regulatory and compliance.

As an independent law firm we are able to minimise legal and commercial conflicts of interest and act for clients in every industry sector. The partners have spent the majority of their careers in Hong Kong and have a detailed understanding of international business and business in Asia.

The HW partners and their teams have an excellent reputation for delivering high quality legal advice with a practical and commercial approach to solving legal issues in line with clients' commercial objectives.

## General Insurance

HW acts for underwriters, brokers and intermediaries, principally regarding policy issues, coverage disputes as well as personal injury and employee compensation claims. Our core practice areas include:

- Admiralty insurance
- Asset and structured finance
- Business interruption insurance
- Corporate and regulatory insurance
- Directors' and officers' liability insurance
- Event insurance
- General insurance and reinsurance
- International trade
- P&I insurance
- Personal injury
- Professional indemnity
- Shipping insurance

We provide a full service in respect of insurance and reinsurance matters, including policy drafting and interpretation, coverage issues, contracts, regulatory advice and crisis management. Our diverse international clients include insurance and reinsurance companies, brokers, Lloyd's syndicates, corporate and individual policyholders, administrators and liquidators.

To best assist our clients, we leverage our in-depth knowledge in drafting and interpreting policy terms as well as handling non-marine and marine insurance and reinsurance disputes in litigation, arbitration and mediation. We are accustomed to working with liquidators and administrators in the insurance industry when they encounter financial difficulties.

## Admiralty Insurance

With one of the most extensive maritime law practices in Hong Kong, HW's shipping team provides a full service to its clients in the shipping insurance market. Our clients include ship owners, charterers, brokers, insurance companies, P&I Clubs, trading companies, forwarders, shipping agents and cargo underwriters. We are heavily engaged in the admiralty or "wet" aspects of maritime litigation. Our team acts on maritime incidents arising in and around Hong Kong as well as throughout the Far East and Southeast Asia. The maritime documents and matters upon which we advise include:

- Actual and constructive total loss
- Measures of loss and damage
- Maritime investigations, arbitrations, mediation and litigation
- Limitation and associated matters
- Oil and other types of pollution
- Personal injury and death claims arising from maritime incidents
- Pilotage

- Salvage
- Towage
- Wreck removal
- Bills of lading
- Carriage of goods
- Collisions
- Demise, time and voyage charter parties
- P&I and defence club rules
- Limitation
- Marine insurance and reinsurance
- Oil and other pollution
- Provision of security
- Sale and purchase of vessels and oil rigs
- Ship arrests
- Shipbuilding contracts
- War risks
- Force majeure

## Corporate and Regulatory Insurance

HW possesses a wealth of experience at the local, regional and international level. We offer our clients practical and commercial advice upon all aspects of company and commercial law including:

- Acquisitions and disposal of companies and their undertakings including insurance companies
- Commercial and trade agreements including agency and distribution agreements
- Insurance-related bonds, indemnity agreements and service agreements
- Mergers and acquisitions
- Regulation of insurers, brokers and intermediaries
- Restructuring and reorganizations
- Share options and profit-sharing schemes

## International Trade

HW's scope of practice touches all areas of international trade law. We advise trading companies, trade associations, banks and governments and other institutions involved in international trade. Because a large portion of this work relates to goods carried by sea, we are fully versed in advising on problems arising under bills of lading, charterparties, multi-modal transport documents and contracts of insurance. Our Insurance and Shipping teams work together in the conduct of these overlapping practice areas.

## Personal Injury

HW's personal injury practice in Hong Kong includes:

- Advice and representation at coroners' inquests, medical disciplinary hearings and criminal proceedings.
- General personal injury work such as employee compensation claims, road traffic accidents and personal injury claims arising in a shipping context.
- Medical litigation claims where we act primarily on behalf of medical practitioners and their insurers.
- Our Medico-Legal team is often involved with our Insurance team in the conduct of personal injury claims.

## Professional Indemnity

As one of HW's key practice areas, our professional negligence experience means that we work closely with a wide range of professionals in Hong Kong and beyond as well as with a number of bodies representing professionals, including the Law Society of Hong Kong, the Hong Kong Society of Accountants, the Medical Protection Society, Dental Protection Limited, the Physiotherapy Association and other medical and professional bodies. We provide services to the following professionals:

- Accountants
- Architects
- Biotech companies
- Chiropractors
- Dentists
- Directors and officers
- Doctors
- Engineers
- Estate agencies
- Financial institutions
- Fund managers
- Health care workers
- Nurses
- Occupational therapists
- Pharmaceutical companies
- Pilots
- Private hospitals
- Property agencies
- Solicitors
- Speech therapists
- Surveyors

Providing advice and guidance to professionals on a wide range of issues, we act for professionals in disciplinary proceedings before bodies such as the Medical and Dental Councils. In addition, our advice and assistance extends to the defence of negligence and other claims against professionals. Ever mindful that cases are usually highly sensitive and that professional reputations are at stake, our approach is strictly

confidential and professional.

Biotech and pharmaceutical companies are among the organizations that we represent on professional liability matters. We also provide advice upon and assistance with the drafting and interpretation of the appropriate policies and the rules of each profession.



## Chris Howse

*Partner*

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Chris specialises in maritime and commercial dispute resolution, handling a wide range of disputes in Hong Kong courts and international arbitrations throughout Asia. He has considerable experience in all types of dry shipping litigation on behalf of owners, charterers and their P&I Clubs. He also has particular expertise handling problems arising from the shipment of coal, iron ore, nickel ore and fluorspar.

Chris possesses more than 35 years of legal experience. He built the Hong Kong office of Richards Butler and he was Senior Partner and Managing Partner of that office from 1983 to 2011. He has considerable experience in arbitration and he is qualified as an arbitrator in Hong Kong, China (CMAC), Korea, Malaysia and other Southeast Asian jurisdictions. He has represented parties in arbitrations in China (both CIETAC and CMAC), Hong Kong, London, Singapore and Malaysia. In addition, Chris is an accredited mediator.

Chris also provides professional indemnity advice and assistance to a full spectrum of professionals in Hong Kong, including solicitors, accountants, brokers, architects, doctors, dentists and other healthcare professionals.

Chris leads the medico-legal team with fellow partner David Kan. They advise doctors, dentists and their indemnity provider – the Medical Protection Society and Dental Protection Ltd – as well as private hospitals and other healthcare professionals. Chris also advises private hospitals, corporate healthcare providers and pharmaceutical companies on issues relating to the import and distribution of drugs and pharmaceutical products, drug liability claims and other regulatory matters.

### ▼ *Experience*

2012 Howse Williams  
2011 Reed Smith Richards Butler  
2008 Richards Butler in Association with Reed Smith LLP  
1983 Richards Butler Hong Kong  
1975 Richards Butler London

### ▼ *Education*

1975 College of Law  
1973 University of Bristol, BA (Hons)  
1970 University of Geneva



▼ *Professional Qualifications*

1978 England and Wales

1981 Hong Kong

1988 Australia

▼ *Professional Affiliations*

Arbitration:

Fellow, Chartered Institute of Arbitrators (Hong Kong)

Fellow, Hong Kong Institute of Arbitrators Ltd

Supporting Member, London Maritime Arbitrators Association

Arbitrator, Hong Kong International Arbitration Centre

Arbitrator, China Maritime Arbitration Commission

Arbitrator, Hong Kong Maritime Arbitration Group

Arbitrator, Korean Commercial Arbitration Board

Member, Hong Kong Arbitrations Law Review Committee (1996-2000)

Professional Indemnity Insurance:

Chairman, Hong Kong Law Society Professional Indemnity Claims Committee (2004-2007)

Deputy Chairman, Hong Kong Law Society Professional Indemnity Claims Committee (1999-2004)

Member, Hong Kong Law Society Professional Indemnity Insurance Claims Committee (1989-1999)

Member, Hong Kong Law Society Professional Indemnity Advisory Committee (1999-2006)

Member, Hong Kong Law Society Working Party on Professional Indemnity Insurance Scheme (1996-2004)

Chairman, Hong Kong Professional Indemnity Review Committee (2002)



## David Kan

*Partner, Solicitor Advocate*

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David is a dual qualified medical doctor/solicitor and is a Founding Member of the Faculty of Forensic and Legal Medicine of the Royal College of Physicians (UK). He "changed horses" to law almost 30 years ago and has specialized in healthcare law since.

Nowadays David and Chris Howse lead a team of healthcare lawyers, which is the largest team of its kind in HK, with extensive experience in defending clinical negligence claims.

As an experienced litigator, David has gained accreditation as a Solicitor Advocate with Higher Rights of Audience in Hong Kong's Court of First Instance, Court of Appeal and CFA. David has substantial advocacy experience before the Civil Courts, Coroner's Court, Medical and Dental Council and other professional tribunals. He appreciates the importance of getting involved in a case and managing the evidence and strategies from day 1.

David has a Master's Degree in Medical Law and Ethics which puts him on good stead in providing regulatory advice to healthcare institutions including hospitals, biotechnology companies, medical device manufacturers and specialist group practices. He has a special interest in advising on mental health law, medical criminal proceedings, clinical trials, and due diligence in corporate transactions.

In 2008, David was appointed as an Honorary Associate Professor by the Department of Pathology, Faculty of Medicine, The University of Hong Kong. He regularly lectures at the University as well as to the Specialist Colleges. He provides clients with training in clinical risk management.

David keeps up to date with clinical medicine. He has served on various governing boards including those of a government hospital and a major international school. He is a qualified coach with the Squash Rackets Association (UK) and he trains almost daily.

### ▼ Experience

2012 Howse Williams  
2011 Reed Smith Richards Butler  
2008 Richards Butler in Association with Reed Smith LLP  
1999 Richards Butler, Hong Kong  
1998 Bevan Ashford Solicitors, UK  
1996 Lees and Partner Solicitors, UK

## ▼ Education

University of Hong Kong, Postgraduate Diploma in Child and Adolescent Health  
Keele University, Master Degree in Medical Law  
Birmingham University, LPC (with commendation)  
Birmingham University, CPE  
Nottingham University, Bachelor of Medicine and Bachelor of Surgery  
Nottingham University Exhibition Prize for Medicine  
Nottingham University, Bachelor of Medical Sciences (Hons)

## ▼ Professional Admissions / Qualifications

1999 Hong Kong  
1998 England and Wales  
MA (Med Law), MBBS, MFFLM, BMed Sci (Hons), PDipCAH

## ▼ Professional Affiliations

Honorary Legal Advisor of The Hong Kong Ophthalmological Society, Hong Kong Medical Association, Hong Kong Dental Association, British Medical Association of Hong Kong, Association of Private Eye Surgeons, Federation of Society for the Prevention of Blindness, Association of Private Medical Specialists of (HK), The College of Ophthalmologists of Hong Kong, Hong Kong Community Psychological Medicine Association (HKCPMA), Hong Kong Doctors Union and Eye Care Charitable Foundation Limited

### Others:

Honorary Associate Professor in the Department of Pathology, Faculty of Medicine, The University of Hong Kong  
Member, Hospital Governing Committee of the Shatin Hospital  
Founding Member, Faculty of Legal and Forensic Medicine, Royal College of Physicians UK  
Member, Ethics Committee for the Hong Kong College of Obstetrics and Gynaecology  
Previously Panel Member, Guardianship Board of Hong Kong  
Previously Vice-chairman, New Medico-Legal Society of Hong Kong  
Member, Hong Kong Association of the Pharmaceutical Industry  
Member, Law Society of England and Wales  
Member, Law Society of Hong Kong



## David Coogans

*Partner*

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David is a commercial disputes lawyer specialising in international trade disputes. David has over 25 years of experience in commercial dispute resolution. He advises a wide variety of shipping interests including marine and non-marine insurers. David also has extensive experience outside of international trade matters, including dealing with, insolvency matters, shareholder disputes and the recovery and tracing of monies lost due to internet/identity fraud.

Before qualifying as a lawyer, David served as a deck officer in the British Merchant Navy with the Cunard Steamship Company. He has dealt with several high profile casualty matters.

David has handled both Court proceedings and Arbitrations concerning a wide range of disputes in Hong Kong, England & Wales, Australia, Singapore and the United States. David is familiar with UNCITRAL rules, LMAA terms, ICDR, ACICA and SIAC Rules. David has also acted as mediator in several high value disputes.

### ▼ *Experience*

2012 Howse Williams  
2005 General Counsel P&O Cruises Sydney Australia  
1989 Richards Butler, Hong Kong  
1976 Cunard Steamship Company

### ▼ *Education*

1985 College of Law, Chancery Lane, London, Solicitors Final Examinations  
1984 Anglia University, England, BA (Hons)  
1980 Riversdale College, Liverpool, England, British 2<sup>nd</sup> Deck Officer's Certificate of Competency

### ▼ *Professional Admissions / Qualifications*

1987 England and Wales  
1989 Hong Kong  
1991 Australia (NSW & Victoria and the ACT)

### ▼ *Professional Affiliations*

LEADR and nationally accredited mediation practitioner  
Member, Law Society of Hong Kong  
Member of the Hong Kong Maritime Law Association Executive Committee  
Board member of the Maritime Services Training Board



## Alison Scott

*Partner*

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Alison previously worked as a partner with HW's senior partner Chris Howse at Richards Butler in Hong Kong. She has extensive experience in dispute resolution and commercial and professional negligence litigation. Alison moved to England in 1998 but returned to join HW in 2014.

Alison continues to advise in respect of commercial litigation matters including regulatory investigations by governmental bodies and corporate litigation including shareholder disputes. She also provides professional indemnity advice and assistance to doctors, dentists and other healthcare professionals in HW's medico legal practice.

### ▼ *Experience*

2014 Howse Williams  
1991 Richards Butler

### ▼ *Professional Admissions / Qualifications*

1986 Admission as a solicitor, Hong Kong  
1985 Admission as a solicitor, England and Wales

### ▼ *Professional Affiliations*

Member, Law Society of Hong Kong



## **William Leung**

*Partner*

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As a prominent commercial litigator with more than 22 years solid experience, William with his team of fee earners specialize in the following:

### **Commercial litigation**

William's commercial practice ranges from companies'/shareholder's disputes, joint venture disputes, winding up/bankruptcy, restructuring and corporate risk management issues. His clients would include prominent liquidators, corporates, listed companies, banks/lenders, investors, charitable organisations to private/corporate shareholders. Notably, William and his team have recently been involved in a number of large winding up/re-restructuring matters.

William also acts for both trustees and beneficiaries on contentious trust and probate matters particularly on high net worth individuals on personal wealth matters.

William also handles general debt recovery matters for listed companies and is known for his efficiency and costs effectiveness producing great results for clients.

He has ample experience in acting for both Claimants and Recipients for funds internet fraud cases.

### **Insurance litigation**

William acts for more than 10 large international/PRC insurers covering public liability, property, marine, travel, EC/PI insurance. He is also a leading advisor in dealing with riot and COVID19 related claims for various insurers.

William regularly gives talks and seminars on insurance matters due to his high acclaim within the industry.

He leads a large team of dedicated lawyers specialising in insurance disputes covering public liability, property damage marine, yacht and EC/PI matters.

### **Transport litigation**

William acts for shipping companies, forwarders, international logistic companies, four of the largest container terminals in Hong Kong and leading warehouse operators along with their liability/property insurers. He has unrivalled experience in handling a wide range of contentious matters on bills of lading/air waybills, cargo claims, forwarding, warehousing and logistics disputes. Particularly he is a leading figure in advising container terminals on their emergency casualty, employment, risks and property damage matters. He has advised on transport related regulatory matters such as enforcement actions by Customs & Excise, Labour Department, Environmental Protection Department and ICAC.

William is also on the Transport and Logistics Committee of the Law Society of Hong Kong.

### **Pleasure crafts**

William has vast experience on yacht matters including sale and purchase, collision, casualty, fire and their related personal injury, insurance and litigation matters.

### **Escrow agent / accounts**

William frequently advises on escrow agent / account agreements and their litigation risks to facilitate sale and purchase of valuable yachts, club debentures offshore properties and antiques/ paintings etc. In appropriate cases, our firm will act as escrow agent or stakeholder.

### **Accreditation**

William has been consistently named as one of the leading lawyers in Hong Kong by various legal directories. He is admitted to practice law in both Hong Kong and England & Wales.

William also holds a number of public posts with a view to rewarding the society.

#### ▼ *Experience*

2015 Howse Williams  
2009 Eversheds  
2001 DLA Piper  
2000 Stevenson Wong & Co  
1998 Hampton, Winter & Glynn

#### ▼ *Education*

1997 PCLL, University of Hong Kong  
1993 LLB, University of Wales / Portobello College, Dublin, Ireland

#### ▼ *Professional Qualifications*

2001 Solicitor of England and Wales  
1999 Solicitor of Hong Kong

#### ▼ *Public Office*

Since 2021 Member of Patient Complaint Committee of The Prince Philip Dental Hospital  
Since 2018 Transportation and Logistics Committee of The Law Society of The Hong Kong (Co-option)  
Since 2017 The Transport Tribunals' Panel (Member) appointed by Secretary for Transport and Housing  
Since 2015 to Dec 2020 The Board of Review, Inland Revenue Department (Panel member)  
Since 2015 to Aug 2020 The Obscene Articles Tribunal (Member Adjudicator appointed by Chief Justice of HKSAR)  
Since 2013 Admiralty Court Users Committee appointed by Chief Justice of HKSAR (Member)



## Michael Withington

*Partner*

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Michael is experienced in a wide range of commercial litigation, including shareholder disputes involving both listed companies and high-profile private companies (many of which involve a cross-border element). He has also acted in litigation involving financial services institutions (including mis-selling claims and negligence claims), claims involving directors, and disputes over asset acquisitions.

A large part of Michael's practice at Howse Williams involves contentious employment matters (acting for both employers and employees), including claims over termination and remuneration, enforcement of post-termination restrictions, discrimination claims and partnership disputes. He advises employers and statutory bodies on internal investigations and disciplinary proceedings, and has represented a number of individuals in SFC investigations. He also has significant experience in conducting and defending judicial review proceedings.

Michael also has extensive insurance experience, particularly in relation to the defence of professional negligence claims and advising on coverage issues. He has been a panel solicitor for the Hong Kong Solicitors Professional Indemnity Scheme since 1998, and has represented both local and international law firms in connection with a broad range of claims.

### ▼ *Experience*

2015 Howse Williams  
2012 Gall  
2002 Herbert Smith Freehills  
1998 Wilkinson & Grist  
1994 Haldanes

### ▼ *Education*

1987 The University of Sydney, LLB

### ▼ *Professional Qualifications*

1994 Hong Kong  
1994 England and Wales  
1987 New South Wales, Australia

### ▼ *Professional Affiliations*

Member, Law Society of Hong Kong



▼ *Reported Decisions*

- Philippe Delhaise v Ng & Co & Erving Brettell [HCA 10165/2000; CACV 386/2003]
- Mimi Monica Wong v Mirko Sacconi [HCA 2061/2004]
- Pat Bobby Ying Ho v Hong Kong Solicitors Indemnity Fund Ltd [HCCT 40/2004]
- Michael John Treloar Rowse v The Secretary for the Civil Service, The Chief Executive & The Chief Secretary for Administration [HCAL 41/2007]
- GFI (HK) Securities LLC v Kang Gyong Hee & ICAP Equities Asia Ltd [HCA 451/2015]

▼ *Professional Recognition*

Michael is currently ranked by Chambers Asia as a Band 2 employment lawyer and a Band 3 insurance lawyer. Comments include:

2017: "He has a cool, calm demeanour. We use him during a crisis."

2015: "a seasoned operator"  
"a very good litigator - very experienced and steady"

2014: "is an experienced litigator who certainly knows his stuff; gives clients sensible and considerate advice."

"He is particularly adept in restrictive covenants, partnership disputes and investigations by local regulators"

2013: "very quick and very clear on providing advice" ... "his immediate response and technical support are always available"

2012: "good judgement and great technical skills"... "is a seasoned practitioner for commercial litigious matters on labour issues"

2011: "has deep rooted experience in employment litigation"



## Eviana Leung

*Partner*

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Eviana is one of our partners specialising in commercial litigation and marine disputes. She has been admitted to practice in Hong Kong since 2008.

With her strong Chinese language skills (Eviana is fluent in both written Chinese and oral Mandarin) and broad exposure to the Chinese market, Eviana focuses on cross border practice and often acts for Mainland, foreign and local corporations and private clients, ranging from state-owned enterprise, senior management, liquidators, start-up companies, Chinese insurers to high net worth individuals. She focuses on the firm's China practice and mainly advises on liquidation, re-structuring, listed company internal investigation, shareholders disputes, trade conflicts, recovery of high value debts, arbitration, injunction and other procedural matters.

Eviana started off as a litigator handling company and commercial disputes and private clients matters. Her practice then expanded to include international trade and marine cases. Prior to joining Howse Williams Bowers, Eviana was promoted as senior associate of an international law firm regularly acting for prominent insurers and local and foreign corporations in a variety of commercial, trade disputes and regulatory matters.

Eviana offers practical solutions and strategic planning to accommodate clients' business and personal needs. As an experienced litigator, she has both contentious and non-contentious practices which cover a wide spectrum over cross border and international trade disputes, company liquidation and individual bankruptcy, corporate re-structuring and scheme of arrangement, company matters, shareholders disputes, breach of directors' duties, corporate internal and forensic investigation, marine cases, insurance, regulatory and enforcement prosecutions.

Eviana speaks fluent Mandarin, Cantonese and English.

### ▼ Experience

- 2019 Howse Williams (Partner), Maritime & Commercial Litigation
- 2018 Howse Williams Bowers (Partner), Maritime & Commercial Litigation
- 2015 Howse Williams Bowers (Senior Associate), Maritime & Commercial Litigation
- 2014 Eversheds (Senior Associate), Dispute Resolution
- 2012 Reynold Porter Chamberlain (formerly known as Smyth & Co.)
- 2011 Clyde & Co.
- 2010 Barlow Lyde & Gilbert (merged with Clyde & Co. since 1 November 2011)
- 2008 Wilkinson & Grist

▼ Education

2006 PCLL, City University of Hong Kong

2005 LLB, King's College London

▼ Professional Admissions / Qualifications

2013 Accredited Mediator on the HKMAAL general panel

2011 Accredited Mediator on the HKIAC general panel

2008 Solicitor of HKSAR

▼ Professional Affiliations

2018 Chartered Member of the Chartered Institute of Logistics and Transport (CMILT)

▼ *Public Office*

Apr 2019 - Present Building Committee of the Hong Kong Housing Authority (Member)

Jun 2019 - Present The Road Safety Council (Member)

Jul 2019 - Present New Territories Regional Mainland Affairs Committee of Scott Association of Hong Kong (Member)

Oct 2019 - Present Immigration Tribunal (Adjudicator)

Dec 2019 - Present The Unsolicited Electronic Messages (Enforcement Notices) Appeal Board (Member)

Jan 2020 - Dec 2021 The Liquor Licensing Board (Member)

Jul 2020 - Present The Leveraged Foreign Exchange Trading Arbitration Panel (Member)

Oct 2020 - Present The Solicitors Disciplinary Tribunal Panel (Practising Solicitor Member)

Mar 2021 - Present Ethics Committee (Member) of Chinese Medicine Council of Hong Kong (Member)



## Gary Chow

*Partner*

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Gary was admitted in Hong Kong in 2008 and specialises in personal injury and insurance related litigation. He is a highly experienced practitioner with strong technical competence.

Gary regularly acts for liability insurers. He has extensive experience in defending personal injury claims involving work accidents, traffic accidents, occupiers' liability and medical malpractice. He advises insurers on a multitude of complex policy issues.

Gary also acts for professional indemnity insurers as coverage and defence counsel with claims involving educational institutions and healthcare professionals.

Gary has experience in advising on regulatory and compliance matters, contractual disputes, debt recovery, employment related matters, data privacy matters, arbitration and criminal matters.

### ▼ Experience highlights:

- Advising insurers on policy coverage and exclusion, policy interpretation, double insurance, seeking contribution from co-insurers, repudiation of policy liability, recovery against insured, under-insurance, insurable interest, subrogation, liability under compulsory insurance legislation, etc.
- Handling subrogation (recovery) claims against third party wrongdoers
- Handling, investigating, defending and settling personal injury claims of various scale from very minor injury to paraplegic / tetraplegic / fatal claims (concluded by negotiation, mediation or trial)
- Handling claims for contribution / indemnity against co-defendants
- Handling, investigating and defending highly suspicious personal injury claims and succeeding in getting the claimants to withdraw or discontinue their claims, or settle at low level and early stage
- Acting for construction site contractors, logistics companies, cleaning companies, security companies, property management companies, restaurants, retail shops, elderly homes, offices, SMEs, etc. in handling work accident claims and recovery claims under Section 25 of the Employees' Compensation Ordinance against third party wrongdoers
- Advising and handling industrial summons, claims for non-payment of periodical payment and complaints to the Labour Department against employers
- Advising motor insurers and the Motor Insurer' Bureau of Hong Kong on liability under the Domestic Agreement and the compulsory insurance legislation, and defending traffic accident bodily injury claims
- Acting for property management, security and cleaning companies on accidents at residential estates, commercial buildings and shopping malls, and advising on the related contribution / indemnity claims between the property management, security

and cleaning companies under their respective public liability policies and service contracts

- Advising on water seepage claims in residential, commercial and hotel buildings
- Acting for physiotherapists, chiropractors, Chinese medicine practitioners and optometrists in malpractice claims involving alleged negligent treatment
- Acting for special schools and elderly homes in personal injury claims involving alleged negligent care
- Acting for educational institutions and their management committees in defending a wide variety of claims relating to employment related matters (e.g. dismissal, suspension of employment, disciplinary procedure, variation of employment terms, reduction of wages, misrepresentation, etc.), discrimination, alleged wrongful or negligent student care, guidance or discipline, breach of the Personal Data (Privacy) Ordinance, etc.
- Handling a telephone enquiry hotline for answering enquiries from insured relating to policy coverage and claim notification issues
- Advising a property all risk and business interruption insurer on policy liability, subrogation issue, legal liability and quantum of loss arising out of a major roof collapse incident in Hong Kong
- Advising insurers on business interruption claims and policy coverage issues arising out of COVID-19
- Advising on debt recovery claims and related enforcement action and bankruptcy / winding up proceedings
- Advising insurers on complaints filed by insured with the Insurance Authority

#### ▼ Experience

2022 Howse Williams  
2013 Clyde & Co  
2009 Leung & Lau  
2008 YC Lee, Pang & Kwok

#### ▼ Education

2006 Postgraduate Certificate in Laws, The University of Hong Kong  
2005 Bachelor of Laws, The University of Hong Kong

#### ▼ Professional Admissions / Qualifications

2008 Hong Kong

#### ▼ Professional Affiliations

Member, Law Society of Hong Kong

## Our Team

### **Heidi Sheung**

*Consultant*

Heidi has a great depth of experience in personal injury and contentious insurance matters having been engaged in them since the outset of her traineeship in 2000. She advises on all aspects on liability ranging from statutory, employees' compensation, product liability, medical negligence, occupational disease claims, motor vehicle accidents and construction sites, with a particular emphasis on accidents on board ships and at container terminals and maritime industrial undertakings. She has handled and given advices on a very wide range of cases from the most serious tetraplegic to the more run of the mill minor accidents acting for numerous major liability insurers. She is frequently called on by clients to construe terms of policies of insurance and review on policy coverage disputes. She is acutely aware of the commercial needs of the insurers in economic and practical claims handling and seeks to work closely with the instructing claims officers making her one of the most user friendly defence lawyers in town.

In addition to her insurance practice Heidi has throughout her career been engaged in major commercial litigations.

She is also an accredited mediator on the HKIAC General Panel and Law Society of Hong Kong since 2009 and acts regularly as a mediator in numerous disputes of various natures.

### **Germaine Ko**

*Senior Associate*

Germaine is an associate who specialises in insurance litigation. She is very experienced in advising all aspects of insurance and personal injury litigation including advising renowned insurers on policy issues and defending claims involving Employees' Compensation for various business sectors, Contractor's All Risks, Public Liability, Motor Vehicle Liability, and Professional Indemnity Liability.

Having been trained and practised in renowned law firms specialising in insurance matters and attended secondment with major insurer, she has gained vast experience in advising insurance companies in substantial claims on liability and quantum, pragmatic settlement strategy, including mediation option in order to minimise costs exposure for her clients. She has represented companies in various sectors, including major construction companies, cleaning companies, property management companies, and container terminals etc.

She is an accredited mediator on general panel of Hong Kong International Arbitration Centre since 2012. She is fluent in English, Cantonese and Mandarin.

## **Tony Leung**

*Senior Associate*

Tony joined HW as a Trainee Solicitor in 2012. He completed his training contract and was admitted as a Solicitor in Hong Kong in 2014 after gaining experience in general commercial, shipping and medico-legal litigation and corporate/corporate finance work. Tony joined HW's commercial dispute resolution team on qualification and is regularly involved in commercial and insurance litigation and dispute resolution. He has experience in insurance (including D&O liability and professional indemnity), misrepresentation claims, debt recovery, shareholder disputes, and construction / building management matters. Tony has also advised on matters relating to data privacy, and acted for a telecommunications / media company in relation to the production of journalistic materials.

Since 2014, Tony has been a Panel Solicitor for the Hong Kong Solicitors Professional Indemnity Scheme, advising upon both coverage and defence of a broad range of professional indemnity claims. Tony is fluent in English, Cantonese and Mandarin.

## **Nikita Lulla**

*Associate*

Nikita joined HW as a trainee in 2016. She has now completed her training contract having gained experience in commercial litigation and dispute resolution; employment; corporate matters and personal injury and healthcare litigation. Nikita's current practice focuses on general commercial litigation and contentious and non-contentious employment matters.

Nikita has experience in advising both employers and employees in contentious and non-contentious employment matters. She has advised on matters such as the enforcement of restrictive covenants, wrongful termination and unreasonable dismissal claims, bullying and harassment, the transfer of employees in the event of a change in the business and the Personal Data (Privacy) Ordinance.

Nikita also has experience in dealing with both District and High Court actions, as well as Labour Tribunal claims.

## **Angela Wu**

*Associate*

Angela joined HW as a trainee in 2016. She has now completed her training contract having gained experience in a wide range of dispute resolution practices including clinical negligence, professional indemnity, employment, corporate regulatory and general commercial matters.

Angela's current practice focuses on general commercial litigation and contentious employment matters. Angela is fluent in English, Cantonese, Mandarin and French.

Angela has advised on both contentious and non-contentious employment matters, including compensation, statutory benefits, contractual and discretionary bonuses and wrongful terminations. She also has experience in handling disputes in the Labour Tribunal and the High Court regarding clawback provisions, contractual and discretionary bonuses and unreasonable termination.





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