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BIOGRAPHY

Kelly has worked at BCLP in the Insurance Litigation team for over 14 years. She deals with all legal issues associated with insurance and reinsurance litigation and international arbitration. Kelly has particular experience of dealing with reinsurance and insurance coverage issues, reinsurance claims and complex debt recovery cases. Kelly also has experience of FCA and PRA investigations.

Kelly is ranked as a Next Generation Lawyer in **Legal 500 UK 2021**.

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English Court decides Covid-19 is a “catastrophe”

The English Court has, for the first time, considered the meaning of a “catastrophe”, as well as how Hours Clauses work in the context of non-damage business interruption losses claimed under two Property Catastrophe Excess of Loss Reinsurance Treaties. While the Covid-19 pandemic may feel like a distant memory to some, disputes about the recovery of Covid-19 losses continue to trouble many reinsureds and reinsurers. The two key issues considered by the Commercial Court in determining appeals from arbitration awards made in *Unipol Re v Covéa* and *Markel v Gen Re* may bring welcome, and valuable, guidance to those in the reinsurance industry debating these terms. Those underwriting or purchasing “catastrophe” covers may also want to carefully consider this judgment and whether the Court’s approach to the meaning of that word aligns with their coverage expectations.

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