12
King's Bench Walk

# Charlotte Reynolds



**Call: 2001**
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## AREAS OF EXPERTISE

Personal Injury, Clinical Negligence, Fraud, Insurance, Costs & Litigation Funding

Charlotte represents both claimants and defendants in a broad range of catastrophic personal injury and clinical negligence claims including those involving brain injury, spinal injury, and amputation claims. She has a particularly strong reputation in claims involving serious psychiatric injury, chronic pain, and somatoform disorders, including Fibromyalgia, Chronic Fatigue Syndrome and Functional Neurological Disorder.

Her knowledge of the health and social care sector also means that she brings additional insight and experience to cases involving injuries sustained in a hospital or care home setting.

Charlotte has a particular interest in claims involving dishonesty ranging from high value claims involving exaggerated injury and loss to staged accidents, and regularly lectures on the topic. She is often involved at an early stage to review the evidence and advise on the best tactical approach to lead the case to a successful resolution be that a finding of fundamental dishonesty, discontinuance, or settlement well below the pleaded value.

Charlotte also advises insurers and policyholders on policy disputes concerning policy wording and coverage and indemnity issues.

Charlotte is also a member of the Bar Council Ethics Committee.

## Personal Injury

Charlotte represents both claimants and defendants in a broad range of catastrophic personal injury claims including those involving brain injury, spinal injury, and amputation claims. She has a particularly strong reputation in claims involving serious psychiatric injury, chronic pain, and somatoform disorders, including Fibromyalgia, Chronic Fatigue Syndrome and Functional Neurological Disorder.

Her knowledge of the health and social care sector also means that she brings additional insight and experience to cases involving injuries sustained in a hospital or care home setting.

Recent examples of Charlotte's cases include:

- *Smith v London Borough of Haringey* [2021] EWHC 615 – Acted for D at the 3-day trial of this claim and achieved a finding of fundamental dishonesty in respect of the exaggerated presentation of the claim for damages following a workplace assault in which it was alleged the Claimant sustained serious orthopaedic and psychiatric injuries.
- *D v UKI* (2021) Acted for D in chronic pain case against a background of Crohn's disease. Pleaded at £1.9 million.
- *F v T* (2021) Led by William Audland QC on behalf of the Defendant insurer in this damages claim arising from

an RTA. The Claimant suffered a spinal injury resulting in paraplegia that was motor and sensory complete at T7 level.
- *S v A* (2020) Acted for C in high value claim concerning an unusually debilitating depressive disorder.

## Clinical Negligence

Charlotte is regularly instructed in a wide range of clinical negligence claims. Recent cases include:

- Avoidable below knee amputation against background of diabetes and a history of ulceration
- Delayed diagnosis of cauda equina syndrome, pleaded at £2.1 million.
- Delayed cancer diagnosis claim pleaded at £1.8 million.
- Failure to diagnose and treat acute glaucoma resulting in substantial loss of vision.
- Stillbirth claim giving rise to severe psychiatric injury on the part of the parents as primary and secondary victims.
- Avoidable below knee amputation against a background of severe diabetic neuropathy, the claim being pleaded in excess of £1.6 million.
- Maladministration of Metaraminol following thyroid surgery leading to an extremely severe and life-changing psychiatric reaction, the claim being pleaded at £1.9 million.
- Negligent treatment of a shoulder subluxation.
- Negligent treatment of a spinal injury patient following a workplace accident, itself the subject of another set of proceedings against a separate Defendant. On a full liability basis the combined value of the claims was in the region of £3 million.

Her knowledge of the health and social care sector means that she brings additional insight and experience to cases, especially when dealing with clinicians and other practitioners.

## Fraud, dishonesty and exaggeration

Charlotte has a particular interest in claims involving dishonesty ranging from high value claims involving exaggerated injury and loss to staged accidents, and regularly lectures on the topic. She is often involved at an early stage to review the evidence and advise on the best tactical approach to lead the case to a successful resolution be that a finding of fundamental dishonesty, discontinuance, or settlement well below the pleaded value.

Notable cases include:

- *Smith v London Borough of Haringey* [2021] EWHC 615 – Acted for D at the 3-day trial of this claim and achieved a finding of fundamental dishonesty in respect of the exaggerated presentation of the claim for damages following a workplace assault in which it was alleged the Claimant sustained serious orthopaedic and psychiatric injuries.
- *W v AIG* (2018): Charlotte was instructed on behalf of AIG concerning an exaggerated claim pleaded in excess of £1 million for lifelong disability and loss of earnings. Close scrutiny of the disclosure and the medical evidence revealed what was suspected to be a strong case on fundamental dishonesty. Following service of the Amended Defence the Claimant accepted an early Part 36 Offer at less than 2% of the pleaded value of the claim.
- *H v D Ltd* (Reading CC, 2017): EL claim involving fabricated evidence struck out following a finding of fundamental dishonesty.

## Insurance

Charlotte advises insurers and policyholders on policy disputes concerning policy wording and coverage and indemnity issues. She also has experience on matters relating to the MIB.

## Costs & Litigation Funding

Charlotte is frequently instructed on costs cases, acting for both paying and receiving parties at all stages from Costs

Budgeting through to detailed assessments, with particular expertise in the area of QOCS and fundamental dishonesty.

## Qualifications & Awards

Harmsworth Scholar of the Middle Temple (2000)

MA (Cantab) Hons (Law Tripos) New Hall College

## Directories

*Her technical knowledge is excellent, allowing meaningful case discussions and her tactical advice is the very best. She has a wonderful manner.* – Chambers & Partners, 2026

*In the courtroom, Charlotte is assertive and calm, effectively presenting her arguments while maintaining professionalism and respect for all parties involved.* – Chambers & Partners, 2026

*Charlotte is excellent on cases involving fundamental dishonesty and claims with high-value complicated financial losses.* – Chambers & Partners, 2026

*Charlotte is first-class. She handles difficult conversations with clients with ease.* – Legal 500, 2026

*Charlotte has an excellent eye for detail.* – Legal 500, 2026

*She has a very even, logical and diplomatic manner.* – Chambers & Partners, 2025

*She is really good: pragmatic and emotionally intelligent enough to know how to handle cases.* – Chambers & Partners, 2025

*Charlotte has a great ability to cut to the chase. She is excellent in conference providing reassurance but showing an inner steel.* – Legal 500, 2025

*Charlotte has an incredible attention to detail and is very thorough in her preparation. She is excellent in conference, particularly with guiding experts to the key issues.* – Legal 500, 2025

*Charlotte is forensic in her analysis of all the evidence. Her advocacy is astounding.* – Chambers & Partners, 2024

*Charlotte is able to get to the issues quickly and always provides clear and thorough advice.* – Chambers & Partners, 2024

*She provides extremely comprehensive detailed advices, she is commercially aware and she communicates excellently.* – Chambers & Partners, 2024

*She is thoroughly prepared and a good advocate with very good control of the papers.* – Chambers & Partners, 2024

*She is great on the detail and tactically very savvy.* – Chambers & Partners, 2024

*Charlotte's attention to detail is excellent. She is always thoroughly prepared, well-liked by clients and colleagues, and treats complex issues with care.* – Legal 500, 2024

*Great attention to detail. Really good attitude and ability to manage insurer clients and clinicians in tricky and emotional situations.* – Legal 500, 2024

*A very thorough barrister who has a smooth approach.* – Chambers & Partners, 2022

*Charlotte always gets to the nub of cases in a fast and efficient manner.* – Legal 500, 2022

## Memberships

Personal Injuries Bar Association

Bar Council Ethics Committee

## Reported Cases

*Smith v London Borough of Haringey* [2021] EWHC 615

*Barber v Somerset County Council* (House of Lords) – Junior to Andrew Hogarth QC and Andrew Collender QC – Occupational Stress