

Henry King

Call: 2018
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AREAS OF EXPERTISE

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

Henry is a barrister who specialises in costs, insurance, and commercial disputes. He also has a Multi-Track personal injury practice on high value, complex matters which require an extra level of attention to detail.

He was ranked in the Legal 500 2025 as having an “*encyclopaedic knowledge of costs law*” and appears for both receiving parties and paying parties at all levels of costs assessment. This includes solicitor client costs. He has been instructed (unled) on matters involving seven figure bills.

His insurance practice covers the full spectrum from complex policy wording disputes and declinatures of cover to straightforward property damage claims. He regularly acts in cases worth over £500,000 for both Claimants and Defendants. This has included matters where brokers are alleged to have been negligent, claims under the **Third Parties (Rights Against Insurers) Act 2010** and claims involving interpretation of the **Insurance Act 2015**.

As to his commercial practice, he has worked on all manner of commercial claims from multi-million-pound cases about titanium parts sold to a household name car manufacturer to supply chain disputes between perfume companies. Clients appreciate his ability to get to grips with their business quickly in order to understand the heart of the dispute.

Henry is an adept personal injury litigator specialising in claims pleaded in excess of £200,000. He acts for both Claimants and Defendants, and both have equally praised his approach to litigation, as well as his tactical, commercially sensible mindset.

Henry's practice is managed by Lily Baker, Practice Manager (baker@12kbw.co.uk) and Lily is assisted by Isaac Ayliffe, Assistant Practice Manager (ayliffe@12kbw.co.uk).

Insurance

Henry has worked on a vast array of insurance work and this area provides unique challenges and problems which he prides himself on solving.

Policy Wording / Coverage Disputes: Henry has acted in actions in respect of whether indemnity is extended to an insured or potential Claimant, as well as having acted for insurers relying on declinatures. He has been instructed in a variety of high value cases under **Third Parties (Rights Against Insurers) Act 2010**, and has advised on, drafted and appeared in summary judgment and strike out applications on policy wording disputes arising out of this act. He is very familiar with the **Insurance Act 2015** including claims involving allegations of breach of the duty of fair presentation. Recent examples have included the definition of “voluntary” in an insurance context alongside multiple claims where insurers were alleging breaches on conditions precedent in relation to instances that “may give rise to a claim”.

Construction & Property Damage: Henry is experienced in, and has been instructed on, a wide variety of litigation

arising out of construction contracts and property damage. This includes cases involving defective works, provision of repairs, fire/flood damage and defending cavity wall insulation (CWI) claims. He advises on the relationship between contractors and subcontractors in construction contracts, and the obligations arising in terms of damage, causation and quantum. He has acted in cases involving the validity (or invalidity) of exclusion clauses.

Professional Negligence: Henry has acted for Claimants and professionals in cases involving allegations of professional negligence. This has included cases against insurance brokers (both for and against the broker) and a case where it was alleged that an expert witness had been professionally negligent in discharging his duties to the Court.

Motor Indemnity: He has acted in a variety of claims where issues as to whether an insurer has status as a **Road Traffic Act 1988** or **Article 75** insurer. He is adept at spotting such issues early in order to protect a party's position. He has experience of claims under both the Untraced Drivers Agreement and the Uninsured Drivers Agreement.