

Sarah Turpin

Partner

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OVERVIEW

Sarah Turpin is a partner in the Commercial Disputes and Insurance Recovery and Counseling practice groups. She represents policyholders seeking coverage under a broad range of insurance policies, including professional liability, directors' and officers' liability, public and product liability, property and business interruption, event cancellation, credit risk and political risk, and cyber and technology. She acts for policyholders in relation to disputed insurance claims, if necessary through mediation, litigation, or arbitration, and advises on claims notification and claims management issues. Sarah also advises on policy wordings at the pre-contract stage, including in the context of corporate, real estate, and finance transactions. Her policyholder clients come from a wide variety of industry sectors, including financial and professional services, consumer products, technology, leisure and entertainment, fine art, and exhibitions.

In addition to her coverage practice, Sarah represents directors, trustees, accountants and other professionals in the mitigation and defence of professional liability and related claims. She also acts for claimants in the pursuit of negligence claims against former advisors, delivering strategic, practical, and commercially focused advice born out of many years representing both claimants and defendants in the professional liability sector.

Sarah has been recognized for a number of years in *Chambers UK*, *Chambers Global*, and *The Legal 500 UK*. Recent testimonials include:

“Sarah's client service and commercial vision are both excellent.” - *Chambers UK* 2026

“Sarah is great. She understands the technical issues really well, but she is also able to distil it and give us the information we need.” - *Chambers UK* 2026

“Sarah Turpin is genuinely brilliant, one of the best insurance lawyers I have worked with. She is highly intelligent, very knowledgeable, very experienced, great with clients, commercial and tough yet extremely personable. She is first-rate across the board.” - *The Legal 500 United Kingdom* 2025

“Sarah Turpin is outstanding. Great balance of energy and calm demeanour at the required times.” - *The Legal 500 United Kingdom* 2025

“Sarah is very efficient, pragmatic, timely and clear.” - *Chambers UK* 2025

PROFESSIONAL BACKGROUND

Prior to joining the firm in September 2005, Sarah worked for a leading insurance coverage practice in the city, acting primarily for insurers and Lloyd's underwriters and their insureds in the defence of liability claims, having trained and qualified in the insurance group of another prestigious city firm.

ACHIEVEMENTS

- Recognised by *Chambers UK* for Insurance: Mainly Policyholders, UK-wide, 2015-2027
- Recognised by *Chambers Global* for Insurance: Mainly Policyholders in UK, 2022-2026
- Recognised by *The Legal 500 United Kingdom* in London
  - Leading Partner for Insurance Litigation: For Policyholders, 2019-2027
  - Recommended Lawyer for Advice to Policyholders, 2025

SPEAKING ENGAGEMENTS

- The Claim Game: Mediate, Litigate or Arbitrate?, 23 January 2026
- Whether to Litigate or Arbitrate – Key Issues Tips and Potential Pitfalls, June 2025
- Delays on Construction Contracts – Managing and Mitigating Risks, June 2025
- Maximising D&O Recoveries in Insolvency, April 2025
- D&O Liability Insurance–Key Points Directors Need to Know, 23 November 2023
- GDPR Liabilities and Cyber Insurance, 6 August 2019
- Cyber Risks - Preparing for a Breach, 8 February 2018
- Maximising D&O Insurance Recoveries in Insolvency, May 2017
- Corporate Compliance: Liability of In-House Counsel and Directors, May 2017
- The New Insurance Act: What GCs Need to Know and Do, 23 November 2016

EDUCATION

- LSF, College of Law, 1989
- LL.B., University of Exeter, 1988

ADMISSIONS

- Solicitor of the Senior Courts of England and Wales

THOUGHT LEADERSHIP *POWERED BY HUB*

- 4 March 2026, Geopolitics and Event Disruption in the Middle East: Optimising Insurance Recoveries
- 23 February 2026, Insurability of Financial Penalties for Personal Data Breaches: Overview of Leading European Jurisdictions
- 14 January 2026, Current Trends in Climate Change Litigation: A Snapshot of Risk and Insurance Considerations
- 30 September 2025, New UK Arbitration Act 2025: Potential Impact on Insurance Contracts
- 25 July 2025, English Court Applies Policy Time Limit to Third Party Claim Against Insurer
- June 2025, Whether to Litigate or Arbitrate Insurance Disputes–Key Issues, Tips, and Potential Pitfalls
- 20 June 2025, Landlords Compelled to Hand Over Insurance Commissions to Tenants
- 18 February 2025, UK Appeal Court Provides Authoritative Guidance on Construction All Risks Insurance Policies
- 17 January 2025, California Wildfires—Insurance Tips for Policyholders
- 18 December 2024, UK Offence of 'Failure to Prevent Fraud': D&O Insurance Can Help the Board to Mitigate Risk
- 26 July 2024, CrowdStrike IT Outage: Wave of Business Interruption Claims Expected
- 1 July 2024, PFAS and Other Emerging Alleged Contaminants Litigation: Mitigating Risk Through Insurance
- 27 June 2024, Important Lesson for the Aviation Industry and other Commercial Policyholders: Exclusive Jurisdiction Clauses in Insurance Policies are Not Always Enforced
- 2 May 2024, Extreme Weather and Natural Disasters - Insurance Tips for Commercial Policyholders
- 2 December 2021, Breach of Duty of Fair Presentation under the Insurance Act 2015 - Court Finds Insurer was Entitled to Avoid Policy
- 31 August 2021, OnRisk: Insurance Coverage for COVID-19 Losses in the United Kingdom
- 26 May 2021, English Supreme Court Rejects Insurers' Reliance on "Deliberate Acts" Policy Exclusion
- 16 March 2021, COVID-19: FCA Business Interruption Test Case - Unresolved Issue and Wider Implications of Supreme Court Judgement
- 19 January 2021, COVID-19: Insurance - UK Supreme Court Judgment Brings Positive News for Policyholders in the FCA's Business Interruption Test Case
- 21 March 2018, OnRisk: Arbitration Provisions in Insurance Policies

OTHER PUBLICATIONS

- "Data breach? Are you protected against data losses and liabilities?" *The London Institute of Banking and Finance*, 23 May 2018
- Tackling the Growing Spectrum of Cyber Risks, originally published by StrategicRisk, Spring 2015

NEWS & EVENTS

- 15 October 2026, K&L Gates Practices, Lawyers Recognised in *Chambers UK* 2027 Guide
- 13 October 2026, Regulatory Investigations and D&O Protections-Practical Considerations for the Funds Industry
- 30 September 2026, K&L Gates Practices, Lawyers Recognised in *The Legal 500 United Kingdom* 2027 Edition
- 12 February 2026, *Chambers Global* 2026 Guide Ranks K&L Gates Lawyers, Practices
- 16 October 2025, K&L Gates Practices, Lawyers Recognised in *Chambers UK* 2026 Guide
- 1 October 2025, K&L Gates Practices, Lawyers Recognised in *The Legal 500 United Kingdom* 2026 Edition
- 13 February 2025, *Chambers Global* 2025 Guide Ranks K&L Gates Lawyers, Practices
- 17 October 2024, K&L Gates Ranked in *Chambers UK* 2025 Guide
- 8 October 2024, Panel Discussion on Climate Change and Risk Mitigation for Business Leaders (Including GCs and Senior Lawyers)
- 6 May 2024, K&L Gates Again Ranked Among World's Best Data Law Firms by *Global Data Review*
- 15 February 2024, *Chambers Global* 2024 Guide Ranks K&L Gates Lawyers, Practices
- 19 October 2023, K&L Gates Ranked in *Chambers UK* 2024 Guide
- 4 October 2023, K&L Gates Practices, Lawyers Recognized in *The Legal 500 UK* 2024 Edition
- 16 February 2023, K&L Gates Recognized in 2023 *Chambers Global* Guide
- 24 October 2022, K&L Gates Recognized in *Chambers UK* 2023 Guide
- 30 September 2022, K&L Gates Ranked in 30 Categories in *The Legal 500 UK* 2023 Edition
- 17 February 2022, K&L Gates Recognized in 2022 Chambers Global Guide
- 3 November 2021, K&L Gates, Lawyers Recognized in 2022 Chambers UK Guide
- 6 October 2021, K&L Gates Ranked in Nearly 30 Categories in the 2022 Legal 500 UK Guide
- 10 March 2021, Entrepreneurship, Corporate Culture, and the Gender Agenda

- 24 February 2021, K&L Gates Recognized in 2021 Chambers Global Guide

AREAS OF FOCUS

- Insurance Recovery and Counseling
- International Arbitration
- Professional Liability

INDUSTRIES

- Consumer Goods and Services
- Financial Services
- Fine Art and Cultural Property
- Household Goods

REPRESENTATIVE EXPERIENCE

Insurance Coverage Disputes

- Advising and representing US investment funds in relation to complex US$5+ million claims under Trade Credit Insurance policy ultimately resolved through negotiated settlement.
- Advising FTSE 100 financial institution in relation to claims under Professional Liability and Directors' & Officers' Liability policies arising from complex multijurisdictional litigation and regulatory issues including representing clients in mediation.
- Advising Eastern European petrochemical company in relation to multimillion-US dollar claim under Property Damage/Business Interruption policy arising from explosion and fire at oil refinery, including in relation to dispute resolution and ultimate settlement terms.
- Advising FTSE 100 fashion retailer in relation to disputed claims under Credit Risk Insurance policy.
- Advising FCA regulated financial advisors regarding Professional Liability coverage dispute arising from FSCS proceedings and related regulatory investigations and representing clients in pre-litigation correspondence and settlement negotiations.
- Advising former investment manager in relation to coverage under D&O and Professional Indemnity policies for regulatory and criminal investigations and proceedings.
- Advising FTSE 100 company on D&O and related coverage disputes arising from US environmental investigation and criminal prosecution and representing clients in pre-litigation correspondence and settlement negotiation.

- Representing global manufacturing company in litigation against insurers of Global Public and Product Liability policy.
- Advising directors of insolvent company in relation to claim under D&O policy arising from breach of duty claims, DTI investigation, and director disqualification proceedings.
- Advising FTSE 100 company on D&O and Professional Liability claims arising from criminal investigations and proceedings against former directors and employees.
- Representing dual-listed financial institution in relation to claim under Professional Liability policy arising from negligence claims involving offshore trusts.
- Representing trade finance company in LCIA London seated arbitration against Trade Credit insurers.
- Representing UK construction group in relation to dispute with Professional Liability insurers in connection with unsafe cladding claims.
- Advising Middle Eastern bank in relation to US$10+ million claim under Credit Risk insurance policy.
- Representing leading auction house in connection with £30+ million COVID-19 related Business Interruption insurance claims.
- Representing real estate lenders in dispute with Defective Title and Indemnity insurers.
- Advising European real estate investment group in relation to business interruption/loss of rent claims arising from COVID-19 closures of European shopping malls.
- Representing leading global event organiser in relation to £80+ million Event Cancellation insurance claims arising from COVID-19 pandemic.
- Representing and advising multinational media company in relation to COVID-19 related claims under Event Cancellation insurance policy.
- Representing European investment manager in relation to COVID-19 related claims for loss of rent on real estate assets.
- Representing US razor manufacturer in relation to claim under D&O Liability insurance policy (arising from US breach of confidentiality lawsuit) which ultimately settled at mediation.
- Representing owners of luxury BVI hotel resort in ad hoc London seated arbitration in connection with dispute with insurers of Construction All Risks and Delay in Start Up insurance programme.
- Representing specialty metals/chemicals company in ad hoc arbitration against insurers of Global Public Liability policy arising from US lawsuit.
- Representing leading antique jewellery dealer in successfully resolving insurance coverage dispute arising from armed robbery.

Insurance Counselling

- Policy wording reviews for FTSE 100 financial institution including D&O, Professional Indemnity, Crime, Cyber, Pension Trustee Liability, and Employment Practices Liability.
- Policy wording reviews for Premier League football club including D&O, Pension Trustee Liability, Personal Accident, Property/Business Interruption.
- Advising investment manager in relation to proposed structure and terms of Credit Risk and Political Risks insurance cover for newly formed supply chain finance fund.
- Advising FTSE 100 Investment Manager in relation to D&O and Professional Indemnity coverage and related corporate indemnification arrangements.
- Advising board of fashion retailer in relation to D&O policy cover and related indemnification issues.
- Advising US investment management company in relation to Cryptocurrency Insurance Policy.
- Advising investment bank in relation to proposed terms for bespoke Credit Risk insurance policies.
- Review of proposed Directors & Officers' Liability programme for UK software design company.
- Advising leading accountancy firm in relation to claims under Professional Liability insurance and related aggregation issues.
- Policy wording reviews and insurance related advice for London art exhibition/academy.
- Advising artist specialising in large-scale glass mobiles in relation to liability insurance and related contractual issues.

Boardroom and Liability Disputes

- Advising and representing administrative receivers of offshore investment funds in connection with US$20+ million negligence claim against insurance brokers.
- Advising corporate trustees in relation to claims/potential claims arising from claw-back claims by Madoff trustee.
- Advising corporate trustees in relation to negligence claim against former investment advisers seeking damages in excess of US$25 million.
- Advising administrators of vehicle accident repair company in relation to D&O claim and insurance recoveries.
- Advising global event organizers in relation to £30 million+ professional negligence claim against insurance brokers.