



Chloe Franklin

Associate

✉ chloe.franklin@sdvfenchurch.uk

☎ +44 (0)20 3058 3087

📍 Leeds



Biography

Chloe Franklin is an Associate Solicitor specialising in insurance coverage disputes and is based in SDV Fenchurch's Leeds office. She acts exclusively for policyholders and advises on a wide range of insurance coverage issues, with particular experience in complex and high-value disputed claims.

Prior to joining SDV Fenchurch, Chloe worked as a Technical Claims Manager at a nationwide insurance broker, dealing with all aspects of insurance claims, including liability and coverage disputes. Before moving into broking, she handled liability claims for a number of major insurers. This combination of insurer, broker and policyholder-side experience gives Chloe a broad understanding of the insurance market and the practical issues that arise when coverage disputes occur.

Chloe studied at Northumbria University, where she completed her LLB before going on to obtain a Master of Law (MLaw) alongside the Legal Practice Course. She is a member of the Chartered Insurance Institute and holds the Chartered Insurance Institute Diploma. Chloe is also a member of SDV Fenchurch's Real Estate and Property and Construction UK sector groups.

Experience

Chloe advises policyholders on a broad range of complex insurance coverage disputes, including matters before both the High Court and Court of Appeal.

She has experience across a variety of sectors, acting for corporate policyholders in high-value and contentious claims involving business interruption, property damage and liability insurance.

Education

Master of Law (MLaw)

LLB

Memberships and Affiliations

Chartered Insurance Institute

Achievements

Chartered Insurance Institute Diploma

Admissions

Solicitor of the Senior Courts of England and Wales

Experience continued

Her recent work includes acting for a multinational travel provider in High Court proceedings and the subsequent appeal concerning insurance coverage, advising the UK's largest theatre group on a claim exceeding £30 million arising from the Covid-19 pandemic, and representing a major shipping company in a dispute with insurers following storm damage to critical infrastructure. She has also advised a number of policyholders on coverage issues relating to historical disease claims.

Chloe regularly assists clients with disputed claims and complex coverage issues. Drawing on previous experience within both the insurance broking and insurer markets, she combines legal expertise with a practical understanding of the insurance industry, enabling her to provide commercially focused advice throughout the claims and dispute resolution process.

