



Jane Harte-Lovelace

Consultant Solicitor

Jurisdiction: England & Wales

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Overview

Jane is a commercial dispute resolution lawyer who advises companies, board members and high-net-worth individuals on risk and the avoidance and resolution of disputes both domestic and international.

Jane has a particular focus on disputes involving property and trusts and maximising insurance recoveries for policyholders. She also advises companies in relation to workplace safety with experience in dealing with the aftermath of serious and fatal accidents in the workplace.

Although Jane prefers to resolve disputes without the need for proceedings, she has extensive experience of litigation, arbitration and mediation.

Jane's decisiveness, clear insight and knowledge of the legal position allowed immediate progress and formed the foundation for a successful outcome. When matters became critical, Jane's reassuring guidance alongside a candid view of the facts ensured the reality was understood but that the potential routes to resolution were clear. Aligned to this, an ability to bring clarity to and drive for the agreed objective, allowed a successful outcome to be reached. Achieving all of this, this while keeping the other side on their toes, ensured a challenging process became manageable while the desired result was negotiated.

Graeme Monce ACII ACILA

Managing Director Hamilton Bond Ltd Claims Consultants & Chartered Loss Adjusters

I have been a client of Jane's for over thirty years both personally and in my capacity as Chief Executive Officer at Merchant Retail PLC. Jane has undertaken instructions upon complex commercial issues, very quickly understood complexities of the prospective litigation and provided advice of the highest qualities. Jane is an excellent lawyer, capable of pressing claims to a conclusion, but retains common sense and a pragmatic approach to balance the

“win at all costs” approach.

Philip Newton
Chief Executive Officer at Merchant Retail PLC

Expertise

- Insurance disputes for policyholders
- Property disputes
- Contractual disputes
- Trust disputes
- Health and safety advice re work-related accidents
- Partnership and shareholder disputes
- Professional negligence involving solicitors, surveyors, accountants, insurance brokers and architects
- Financial institutions
- Fine art disputes
- Election disputes
- Landlord & Tenant Act 1954 advice and proceedings
- Section 146 Notices and possession proceedings
- Dilapidations claims
- Rent and service charge disputes
- Boundary disputes
- Squatters
- Advice on rights of way, rights of light, and easements
- Claims relating to nuisance caused by noise and smell

Cases

Insurance claims

- Acting for a leading retail chain to advise and assist in a dispute with a major broker
- Acted for major private bank on a wide-ranging review of their insurance policies
- Advised property owner on very large insurance claim following fire and the mismanagement of the rebuild by insurers' appointed loss adjusters, and recovered a sum considerably in excess of policy limit
- Advised director of Guernsey financial institution on claims under D&O and PI policies and related claims for misconduct and breach of duty and obtained coverage previously denied
- Advised major property manager on coverage issues arising from leakage in shopping centre
- Obtained coverage for director implicated in major prosecution in an EU jurisdiction
- Advised global organisation on claim under political risk policy
- Advised financial institution in several LCIA trade credit insurance arbitrations

Property disputes

- Acted in a significant dispute with local authority
- Several cases involving the validity of break notices for both landlords and tenants including expedited trial and appeal
- Advised a property owner on claims by tenant arising from alleged toxic mould and damage to an art collection
- Successfully defended adverse possession claim
- Acted in a proprietary estoppel claim in a family dispute
- Acted for Transport for London in defending alleged misrepresentation claim as to development intentions

Trusts

- Advised corporate trustees on series of disputes involving tracing and title to trust assets
- Advised corporate trustees on property issues caused by mismanagement of assets by beneficiaries
- Advised beneficiary of trust in relation disputes with trustees and protector
- Advised a corporate trustee on the potential liabilities arising from an alleged failure to manage trust assets
- Retained as advisor to trustees of a settlement for 20 years
- Advised corporate trustees on potential liability arising from mismanagement of trust assets

Partnership and shareholder disputes

- Acted for partners of firm in arbitration brought by former partner alleging unfair treatment
- Acted for majority shareholder defending unfair prejudice claim

Professional negligence

- Acting for employer in a claim against architects and contractors
- Defended claims against solicitors

Financial institutions

- Acted as global co-ordinator for bank facing proceedings in numerous jurisdictions
- Successfully got proceedings against a bank struck out (first instance and Court of Appeal)
- Acted for a financial institution in arbitrations arising from commodity trading disputes
- Enforced judgment for a bank obtained in an EU state
- Advised a bank on the sale of a vintage vehicle provided as security
- Worked with offshore lawyers advising trustees of settlements facing complex claims

Health and safety

- Advised construction and manufacturing companies in relation to accidents including attending on fatal accidents,

carrying out interviews and investigations, inquest and criminal prosecution

- Advised companies on historic asbestos claims and liabilities
- Advised a manufacturing company following fatal accident inquest and subsequent prosecution

Fine art

- Advised bank on security over a vintage car
- Advised a high-net-worth individual in a dispute with an antique dealer
- Advised a landlord sued for damage to tenant's art collection
- Advised a museum on a claim against auction house for misdescription

Election disputes

Advised local, mayoral and parliamentary candidates on election petitions and electoral offences

Recognition

Jane Harte-Lovelace of Keystone Law comes recommended as a "*very commercial and sensible*" practitioner. She has extensive experience across an array of policyholder disputes, including property claims and insurance issues relating to workplace safety.

Chambers UK 2019

Recognised by Best Lawyers (UK) 2019 in the practice area of Litigation

Jane Harte-Lovelace of Keystone Law enjoys "*an excellent reputation in the market,*" according to interviewees. Her experience encompasses employer and D&O liability claims as well as business interruption and political risk disputes.

Chambers UK 2018

Recognised as a leading individual by Chambers UK and Legal 500 for over a decade.

Jane Harte-Lovelace has a strong reputation for her work in the policyholder space. Areas of focus include property damage and business interruption claims, political risk, D&O and trade credit. Sources say: "*She has a really good reputation, is very nice and knows what she is doing.*"

Chambers UK 2017

The "*very thorough, approachable and helpful*" Jane Harte-Lovelace heads the firm's insurance team. She provides a broad practice which includes political risk, trade credit and public liability work.

Chambers UK 2016

Jane Harte-Lovelace heads up the policyholder team and is a seasoned veteran on the claimant side. She is particularly adept at achieving her clients' aims without unnecessary recourse to litigation.

Chambers UK 2015

Jane Harte-Lovelace advises policyholders on a variety of significant disputed insurance claims. Sources celebrate her as a *“savvy, experienced litigator who has a firm handle on the law and the practicalities of a fight.”*

Chambers 2014

Hugely experienced in handling professional indemnity, D&O and political risk cases.

Chambers UK 2013

“Unfailingly professional”, the “exceptionally quick and thorough” Jane Harte-Lovelace handles high-profile D&O, professional indemnity and political risk cases.

Chambers 2012

“Knowledgeable, and considerate to all issues”, and “follows through with advice and strategy”.

Legal 500 2011

Member of the Property Litigation Association

Career

- 2017** **Keystone Law** | *Consultant Solicitor*
- 1993 - 2017** **K&L Gates** | *Partner*
- 1983 - 1992** **Stephenson Harwood** | *Trainee Solicitor, Associate, then Partner*