



PHIL HERON
FCII, FCILA, FUEDI-ELAE, FIFAA, MCI Arb
CHARTERED LOSS ADJUSTER and MEDIATOR

CONTACT DETAILS

Teceris, Corporate & Complex Adjusting
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PROFILE

- Chartered Loss Adjuster
- Chartered Insurance Practitioner
- European Loss Adjusting Expert
- Fellow of the International Federation of Adjusting Associations
- Member of Chartered Institute of Arbitrators
- CEDR Accredited Mediator

Phil Heron has 34 years experience in loss adjusting and latterly also in mediation. He is regularly involved in providing support on cases prepared for litigation and mediation and, as a CEDR Accredited Mediator, is responsible for the development of the Dispute Resolution Service within Teceris.

His expertise embraces property, financial and liability insurance claims, largely working on more complex cases and major corporate programmes both in the UK and abroad. He has particular experience of dealing with major fire losses and complex public and products liability claims.

Phil spent 24 years working for Thomas Howell Group/Crawfords and Cunningham UK occupying Main Board positions in both companies. He then joined McLarens Toplis as a Main Board Director and, following the acquisition of that practice by Capita, he was a founding partner of Teceris Corporate and Complex Adjusting. As well as his activities as a practitioner, Phil has held several senior management roles and currently is the Teceris Partner with executive responsibility for its liability practice.

Phil is a past president of the Insurance Institutes of Middlesbrough & Leeds.

Practice Areas

- Major Loss – Property & Business Interruption
- Financial Lines – Fidelity Guarantee
- Construction
- Complex Liability – Public Liability, Products Liability, Employers' Liability, Professional Negligence

Industry Sectors

Food, Utilities, Chemical and Plastics, Engineering, Retail, Property Investors, Construction, Railways

Mediation Experience

- Major fire loss in storage warehouse. Tortious and contractual liabilities, quantum valuation of bailee's stock and business interruption losses. £1.5 million loss
- Fire in multi tenure commercial complex. Complicated issues on liability and remoteness; quantum of building loss – reinstatement on a different site, speed of reinstatement and mitigation; interruption period; rent losses; valuation of contents losses for tenants and associated business interruption losses. £3.5million loss
- Fire damage in media complex in course of refurbishment. Issues relating to causation and forensic evidence, apportionment of responsibility between various sub contractors; quantum assessment of replacement equipment. £650,000 loss
- Destruction by fire of restaurant and damage to neighbouring premises. Liability issues involving recovery against M&E contractors. Quantum issues relative to tenants fixtures, business interruption and building valuation. £1.5million loss
- Catastrophic injury to right hand and arm in an occupational injury to forestry worker with a circular saw. Severe disability with prospect of prosthetic surgery, psychiatric impairment and future losses. £1.3million claim
- RTA fatality to motor cyclist. Dependency issues relative to quantum. £75,000 claim
- RTA resulting in severe leg injuries with permanent scarring. Quantum issues relating to future loss particularly in the context of "Blamire". Claim £208,000
- Commercial dispute relating to recovery of outstanding debt and return on brand investment. Claim £3million
- Construction dispute relating to failure of floor finish forming part of new fit out in major retail premises. Contractual liability issues and significant disparity regarding the scale of remedial works. £300,000 claim