



HERBERT  
SMITH  
FREEHILLS




## DAVID RESTON

PARTNER

[London](#)

David is a commercial litigator specialising in insurance and professional negligence disputes.

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## BACKGROUND

David graduated from the University of Birmingham (LLB).

## KEY SERVICES

Insurance Coverage  
Professional Negligence

## KEY SECTORS

Professional Support and Business Services  
Insurance

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## EXPERIENCE

David is a commercial litigator and works with clients on high value, complex, high profile and commercially sensitive insurance and reinsurance disputes. He has advised on all types of insurance policy and on disputes for insurers, reinsurers, retrocessionaires, brokers and policyholders.

He has also worked extensively in the professional indemnity field assisting clients on claims brought against a variety of professionals including accountants, actuaries, architects and engineers, commercial and residential valuers, computer software companies, insurance brokers, investment managers, solicitors and surveyors.

*Chambers UK 2015* describes David as "an absolutely superlative insurance lawyer" with a "really strong litigator's mind".

David has extensive experience working with clients on a variety of insurance and reinsurance matters, often involving foreign jurisdictions. He has particular expertise in liability policies including professional indemnity, directors and officers liability and cyber insurance. David is also highly experienced in claims involving property and construction work.

**David's experience includes advising:**

- RSA in the 'test case' of *Coles v Hetherton* [2013] on its model governing repairs of policyholders' vehicles. RSA was successful in the Commercial Court and the Court of Appeal.
- a leading insurer in relation to reinsurance claims flowing from the terrorist attacks on the World Trade Center, New York
- an international law firm in defending allegations of professional negligence following a fraud committed on a financial institution
- a global financial institution on a substantial claim on a credit risk policy
- a variety of professionals (often together with their insurers) including accountants, actuaries, architects and engineers, commercial and residential valuers, computer software companies, insurance brokers, investment managers, solicitors and surveyors.