

# **BAR MUTUAL INDEMNITY FUND**

## **ADMINISTRATIVE NOTES**

**2025**

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## 1. BUSINESS SEQUENCE

### a) Application for Membership and Insurance or Renewal of Cover

Two documents provide the key to arranging the necessary insurance:

- (i) A new barrister should submit the form entitled "Application for Membership and Insurance" on the downloads page of [www.barmutual.co.uk](http://www.barmutual.co.uk).
- (ii) We strongly encourage Members to log in to the Members portal to complete their renewal. If Members wish Bar Mutual to process their renewal by hard copy, please contact us for a renewal form. The return of the renewal form should be before 21 February 2025. This will ensure that we have sufficient time to provide you with debit notes to be settled by 1 April 2025.

**PLEASE ENSURE THAT EACH MEMBER IS ALSO PROVIDED WITH A COPY OF THE EXPLANATORY NOTES.**

**Although no premium deferral is being offered for the 2025 renewal, Members should be given the Premium Deferral Statements issued later in the year.**

The easiest way to renew is to do so via the online portal – Members can email their debit notes to you/themselves or print them out as required. If payment is made by debit or credit card the Cover Note can be produced immediately.

Barristers who do not complete their renewal at the proper time may be reported to their Head of Chambers and to the Bar Standards Board.

Please contact Bar Mutual:

- if a barrister is missing from your online list of Members.
- if a barrister is unable to complete the renewal form for any reason.

### b) Renewal on Line

Members may renew on line via [www.barmutual.co.uk](http://www.barmutual.co.uk).

In addition to allowing Members to renew their insurance, the Members' platform will give Members access to their insurance documentation from 2024 and balances (including their policies of insurance).

A Member should enter the renewal details and review whether the automatic level of cover generated by their Basic Contribution suffices or they require a higher limit of cover and if so what level of cover to take. They can then choose to pay by debit or credit card, via bank transfer, or via chambers. The system allows Members to print or email their debit notes. If payment is made by card online they can also print their Cover Notes.

### c) Calculation of Contributions

Bar Mutual uses the information supplied to calculate the contribution to be paid in accordance with the Rating Schedule and then sends directly to each barrister a debit note for the amount to be paid. All barristers, even when their income exceeds the "income cap" (£1.5m for the 2025 renewal), are requested to complete the Gross Fee Income box (Box 1 on the Renewal form) with a specific figure so that Bar Mutual may understand the effect of the "income cap".

### d) Method of Payment

**If a Member renews online, payment can be made by debit or credit card.**

If Members (or chambers) wish to settle their premiums direct by bank transfer or the internet, Bar Mutual's bank details are:

National Westminster Bank plc  
Sort Code : 50 00 00  
Account No : 15427625

Please ensure that membership numbers are quoted with any payments.

We strongly advise against paying by cheque. But if this method is preferred then cheques should be made payable to Bar Mutual Indemnity Fund Limited. If Chambers is paying collectively with a block payment, please ensure the Chambers' attach a list of the Members whose contributions are included in the payment.

### e) Chambers' Statements

On the Members' portal Chambers will be able to view their Members' renewal progress from the time they log on. They will be able to view who has commenced their renewal, who has renewed, paid and or even delegated payment to the Chambers. Administrators will also be able to download the details of their Members who have delegated authority to an excel spreadsheet so that they may make a block payment to Bar Mutual via a bank transfer. This should help you and your Head of Chambers to keep track of the insurance position of the Members of your Chambers.

### f) Interest

If a contribution is not paid by the due date, interest is chargeable at a rate of 1% per month (minimum £10) on the sum debited, without further notice. A statement will be sent. If payment is not made, the barrister will be reported to his/her Head of Chambers and to the Bar Standards Board.

## 2. PUPILS

Pupils are covered by their pupil supervisor's policy with Bar Mutual for work performed during pupillage. Cover ceases at the end of the second six months of pupillage.

Once pupillage ceases, the ex-pupil must apply immediately to Bar Mutual for their own cover for legal services offered in self-employed practice. Practising barristers entering into

what are commonly described as “third six” arrangements should also contact Bar Mutual to agree their own insurance cover.

Pupils who do not practice as Self-Employed Barristers will continue to be covered through their ex pupil supervisor’s policy with Bar Mutual for work performed in practice whilst a pupil of the ex pupil supervisor.

### 3. INSURING FOR THE FIRST TIME

Use the Application for Membership and Insurance Form on the downloads page of [www.barmutual.co.uk](http://www.barmutual.co.uk)

### 4. SQUATTERS AND LAW REPORTERS

Barristers going into practice, other than as tenants, must make their own arrangements for insurance with Bar Mutual as soon as their pupillage ends. The Head of Chambers has an obligation to ensure that they are properly insured.

Law Reporters have been exempted by the Bar Council from the requirement to insure with Bar Mutual.

### 5. MOVING CHAMBERS

Members may notify Bar Mutual via the Members Portal of joining/leaving chambers. Members may also use the Barrister Movement form to notify Bar Mutual of the date of joining/leaving Chambers (please photocopy as required) or email [info@barmutual.co.uk](mailto:info@barmutual.co.uk).

### 6. PARENTAL LEAVE

Where a member is retaining their practising certificate, they need to inform us that they are taking Parental Leave which will then allow the following calculation for their insurance premium to take place:

- a) Members notifying Bar Mutual in the course of a policy year that they will be taking parental leave will receive a pro-rata refund/credit on their account on the premium they paid for the policy year in respect of the unexpired portion of the policy year (to 31 March).
- b) The Members’ premium for the remainder of the policy year (or at the start of a policy year) to cover their period of parental leave is calculated by taking the Member’s average premium for the immediately preceding three policy years and charging 50% of the average. The resulting premium may be pro-rated depending on the date the Member starts their parental leave.
- c) Members notifying that they will be on parental leave at the start of a policy year will similarly have their premium for the relevant policy year calculated by taking

their average premium for the immediately preceding three policy years and charging 50% of this average.

- d) Members taking parental leave are entitled to take up to 10 keeping in touch days (“KIT days”) for the period of their parental leave. Where more than 10 KIT days are taken, Bar Mutual would apply a pro-rated charge for each day in excess of 10 days, uplifted by 100%
- e) When Members return to practise following parental leave, they will first receive a tapered refund on the premium they paid for their period of parental leave by application of the table below.

#### RETURNING TO THE BAR REFUND TABLE

No of months since parental leave start date	% of contribution to be refunded
1	96
2	92
3	87.5
4	83
5	79
6	75
7	71
8	67
9	62.5
10	58.3
11	54.1
12	50

- f) Members’ premium for the remainder of the policy year in which they return to practice will be the minimum premium (currently £127) for the unexpired period of the policy year. The minimum premium is not pro-rated.

For Example:

1. Member took parental leave from 1 November 2023 to 1 January 2025. Member paid Basic Contribution of £2,500 for the 2022/23 policy year; £2,000 for the 2021/22 year and £1,500 for the 2020/21 year. The figures below include IPT.

Step	Calculation	Premium
1. Refund for unexpired portion of 23/24 policy year: 01/11/23 to 31/03/24	$\text{£}2,500/12 = \text{£}208 \times 5 \text{ months}$	Member to receive a refund in premium of (£1,040) on the £2,500 paid at the start of the year
2. Calculate PLP for the 23/24 year	50% of the average of £2,500 + £2,000 + £1,500	Member to pay PLP of £1,000
3. Calculate PLP for the 24/25 year	Member completes a renewal form. Renewal Premium is calculated at £1,000. PLP is calculated at 50% of the average of £1,000 + £2,500 + £2,000	Member to pay PLP of £917
4. Calculate refund of PLP following return in January '25. See Table	Refund of 62.5% of PLP	Member to be refunded (£573)
5. Calculate premium for remainder of '24 policy year	Member pays the minimum premium	£155
Net Premium for period of Parental Leave		£459

## 7. LONG TERM ILLNESS

Members returning to practice after long term illness should contact Bar Mutual.

## 8. RETIRING FROM PRACTICE AT THE BAR

Please inform Bar Mutual if a Member has ceased to practise. Please provide the date the Member was marked as non-practising/unregistered by the Bar Standards Board and also a home and personal email address. You may inform Bar Mutual via the Members' Portal, email [info@barmutual.co.uk](mailto:info@barmutual.co.uk) or use the Change of status form on the downloads page of the website [www.barmutual.co.uk](http://www.barmutual.co.uk).

- (a) Every retiring barrister will be **given** (i.e. without charge) £500,000 cover for a minimum of 6 years. Thereafter, unless and until the Directors of Bar Mutual decide otherwise, the cover will continue indefinitely.
- (b) If a barrister opts to maintain the highest level of cover provided by Bar Mutual in her previous three years' of practice then, assuming she is buying more than £500,000 cover, the contribution for cover up to £2,500,000 will be 75% of the average annual contribution over the last 3 years. That cover will last for a 6 year period, following which the barrister will automatically receive £500,000 of cover which will continue indefinitely, unless and until the Directors of Bar Mutual decide otherwise. If a barrister requires higher level of cover on expiry of the 6 year period, such cover is available in 3-year tranches at a cost of 20% of the premium paid for the first 6 years' cover.

## 9. DEATH

Please notify Bar Mutual of the death of any practising or retired barrister as soon as practicable. There is no charge for 6 years' run-off cover at the limit pertaining at the time of death (up to £2,500,000), and the barrister's estate will be protected by Bar Mutual in the same way as the barrister was before death.

## 10. COVER

### a) Levels of Cover

The Member's Basic Contribution, which cannot be reduced, entitles him/her/it to a **Basic Limit of Cover** (please refer to Table 2 of the Rating Schedule).

If **Optional Cover** is required, the cost will be shown on the debit note and the Member may then decide whether to accept the quotation. The levels of cover available and the extra cost are shown in Table 3 of the Rating Schedule.

Bar Mutual does not provide cover in excess of £2,500,000 but Members are encouraged to give serious consideration to purchasing cover in excess of this. In order to assist barristers in obtaining this cover, Bar Mutual has agreed with TLO (a broker) that Bar Mutual will send details of a barrister's fee income, areas of practice and claims history to TLO so that the Member does not need to complete a separate proposal form disclosing this information. If a Member would like Bar Mutual to act in this way, they should indicate that Bar Mutual is authorised to send details by ticking the box. TLO will then make contact direct.

## b) Increase of Cover

Use the [Increase of Cover form](#) or email [info@barmutual.co.uk](mailto:info@barmutual.co.uk) to inform Bar Mutual of any mid-year requirement for higher limits of cover. Any such increase in cover cannot be retrospective, and the declaration regarding claims on the Form is particularly important. Members should be aware that the policy works on a claims-made basis. Thus the date upon which a claim is made is the relevant date for determining the relevant level of cover.

## c) "The Insured Practice"

You should note that Bar Mutual's Terms of Cover automatically includes cover for barristers acting as Arbitrators, Umpires or Mediators. Barristers who do not wish to have this cover should not declare any income for this part of their practice.

## d) Foreign Practice and Practising from an EU Member State

Please tick this box ONLY if you are (1) qualified to practise in another system of law and (2) wish to apply for cover for your practice in that other system. You will then receive a separate application form for this aspect of your overall practice.

Bar Mutual's approach to insuring "Foreign Practice" was amended during 2018. Only fee income deriving from work with all of the following features is now to be treated as "Foreign Practice":

- The instructions relate to proceedings outside England and Wales;
- The subject matter of the instructions is governed by a system of law other than the law of England and/or Wales;
- The Member is authorised to practise in the relevant jurisdiction; and
- The instructions have not been clerked or administered via the Member's chambers in England and Wales.

For the avoidance of doubt, Bar Mutual provides cover for Foreign Practice at its absolute discretion.

Members engaged in Foreign Practice are responsible for ensuring that professional indemnity insurance cover is in place satisfying the requirements (if any) of the foreign jurisdiction in which they practice.

Bar Mutual has in the past provided insurance to barristers who, incidentally to their practice in England and Wales, also practice in the Republic of Ireland. However, in 2019 the Irish authorities introduced a requirement that Irish barristers must be insured under a "qualifying insurance policy". As Bar Mutual is not authorised or licensed to transact business in the Republic of Ireland, it cannot offer a "qualifying insurance policy". A policy with Bar Mutual will therefore not now satisfy the rules for practice in the Republic of Ireland.

### **Practising from an EU Member State**

As the United Kingdom is no longer a Member State of the EU, Bar Mutual may not be able to provide insurance to Members resident in an EU Member State. If you are resident in an EU Member State you are strongly encouraged to contact Bar Mutual to discuss your status and Bar Mutual's ability to provide you with insurance.



## 11. CLAIMS

In the event of a claim being made against a Member, or of any intimation received from any person of any intention to make a claim against him/her/it, the Member should inform Bar Mutual in writing / by email to [claims@barmutual.co.uk](mailto:claims@barmutual.co.uk) as soon as possible. A Member may wish to inform Bar Mutual if he/she/it becomes aware of circumstances which might lead to a claim being made.

### **Deductible**

A deductible of £350 will be applied in the case of successful applications for payment of wasted costs.

## 12. PUBLIC ACCESS AND LICENSED ACCESS WORK

Members accepting work from public or licensed access should declare the percentage of their fees earned from these types of work in boxes 6 and 7.

## 13. AUTHORITY TO CONDUCT LITIGATION

Members who have obtained authority to conduct litigation should declare the percentage of their fees earned in cases in which they have exercised this right in this box

## 14. DIRECTORS

### DIRECTORS OF BAR MUTUAL AS AT 1ST JANUARY 2025

Rebecca Sabben-Clare KC (Chair)  
Jasbir Dhillon KC (Deputy Chair)  
Christopher Pocock KC (Deputy Chair)  
David Scorey KC (Deputy Chair)  
Sushma Ananda  
Ruth Bala  
Joanne Box  
Sarah Crowther KC  
Willaim Douglas-Jones  
Charles Dougherty KC  
Richard Handyside KC  
Peter MacDonald Eggers KC  
Anna Markham  
Rebecca Murray  
Daniel Oudkerk KC  
Anthony Pavlovich  
Robert Purves  
Simon Salzedo KC  
Carleen Sobczyk  
Eleanor Temple KC  
Rajiv Harnal (Chief Financial Officer)  
Ahmed Salim (Chief Executive Officer)

## 15. MANAGERS

Ahmed Salim (Chief Executive Officer)

### **Claims:**

Simon Lambeth  
Adrian Mee  
Ahmed Salim  
Gemma Fleetwood  
Elizabeth Blanc  
Stacey Sheargold  
Sarah Tivey

### **Underwriting & Membership:**

Ahmed Salim  
Smita Shah  
Simona Duobaite  
Alina Dumitru  
Samantha Shimmin