

# Charlotte Reynolds

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## AREAS OF EXPERTISE

Personal Injury, Clinical Negligence, Fraud, Insurance, Costs

Charlotte represents both claimants and defendants in a broad range of catastrophic personal injury and clinical negligence claims including those involving brain injury, spinal injury, and amputation claims. She has a particularly strong reputation in claims involving serious psychiatric injury, chronic pain, and somatoform disorders, including Fibromyalgia, Chronic Fatigue Syndrome and Functional Neurological Disorder.

Her knowledge of the health and social care sector also means that she brings additional insight and experience to cases involving injuries sustained in a hospital or care home setting.

Charlotte has a particular interest in claims involving dishonesty ranging from high value claims involving exaggerated injury and loss to staged accidents, and regularly lectures on the topic. She is often involved at an early stage to review the evidence and advise on the best tactical approach to lead the case to a successful resolution be that a finding of fundamental dishonesty, discontinuance, or settlement well below the pleaded value.

Charlotte also advises insurers and policyholders on policy disputes concerning policy wording and coverage and indemnity issues.

Charlotte is also a member of the Bar Council Ethics Committee.

## **Fraud, dishonesty and exaggeration**

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Notable cases include:

- *Smith v London Borough of Haringey* [2021] EWHC 615 – Acted for D at the 3-day trial of this claim and achieved a finding of fundamental dishonesty in respect of the exaggerated presentation of the claim for damages following a workplace assault in which it was alleged the Claimant sustained serious orthopaedic and psychiatric injuries.

- *W v AIG* (2018): Charlotte was instructed on behalf of AIG concerning an exaggerated claim pleaded in excess of £1 million for lifelong disability and loss of earnings. Close scrutiny of the disclosure and the medical evidence revealed what was suspected to be a strong case on fundamental dishonesty. Following service of the Amended Defence the Claimant accepted an early Part 36 Offer at less than 2% of the pleaded value of the claim.
- *H v D Ltd* (Reading CC, 2017): EL claim involving fabricated evidence struck out following a finding of fundamental dishonesty.

## Qualifications & Awards

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Harmsworth Scholar of the Middle Temple (2000)

MA (Cantab) Hons (Law Tripos) New Hall College

## Memberships

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Personal Injuries Bar Association

Bar Council Ethics Committee

## Reported Cases

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*Smith v London Borough of Haringey* [2021] EWHC 615

*Barber v Somerset County Council* (House of Lords) – Junior to Andrew Hogarth QC and Andrew Collender QC – Occupational Stress