



Jake Rowley

Called in 2011 +44 (0)20 7583 9241

Jake Rowley is an experienced civil practitioner whose core areas of practice are complex and high value personal injury (particularly cases involving allegations of fraud and dishonesty), commercial litigation and insurance.

In conjunction with his practice from Chambers, Jake is also currently a [Consultant Barrister](#) at [CANDEY](#), one of the UK's top ranked and leading disputes only firms specialising in high value international commercial litigation, arbitration and complex regulatory disputes.

Jake represents both claimants and defendants, dealing with advisory work, drafting and regular appearances in the County Court and High Court in interim hearings, trials and, where necessary, on appeal. Jake has been instructed as sole Counsel in a number of cases pleaded in excess of £250,000 (including claims valued in excess of £1 million). He has previously advised the Government of the United States of America in relation to a personal injury claim which took place on British Overseas Territory.

Jake's personal injury expertise encompasses the full spectrum of such claims including those arising out of road traffic accidents, employer's liability, occupier's liability, Highways Act claims, and travel claims. He also has experience of claims in the tort of battery.

Jake has a particular interest in defending exaggerated, dishonest and fraudulent claims and has secured many findings of fundamental dishonesty both following discontinuance and after trial, as well as the dismissal of otherwise compensable claims pursuant to s. 57 of the Criminal Justice and Courts Act 2015.

Jake is the author of two books in the personal injury sector:

- [“Fundamental Dishonesty and QOCS in Personal Injury Proceedings: Law and Practice”](#) (published December 2020);
and
- [“Low Velocity Impacts in Road Traffic Accidents: Law and Practice”](#) (published January 2023)

Location

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Jake recently represented the successful Defendant/Respondent in the case of [Correia v Williams \[2022\] EWHC 2824 \(KB\)](#), the now leading authority on the approach to be adopted by the Court in relation to the admission (or otherwise) of witness statements for non-English speaking witnesses, which have been prepared in a procedurally defective way.

Jake has a varied commercial litigation and insurance practice, having been instructed on behalf of private individuals, major UK insurers; and large national commercial entities (including British Airways, Heathrow Airport, the TUI Group, Wilko, and the ISS Group). To date his work has included:

- Advising a large London airport on prospects of defending contribution proceedings brought by one of the airlines, as well as prospects of relying on a contractual indemnity clause contained in the service agreement with their contractor. Claim valued in excess of £100,000;
- Acting (from pre-issue to trial) in a claim for fraudulent misrepresentation arising out of the sale of a vehicle;
- Instructed on behalf of a construction company in relation to a claim by one of its former electrical subcontractors for unpaid invoices relating to works at a number of different properties. Counterclaim advanced for the costs incurred by the construction company in respect of the subcontractor's failure to complete the agreed works and/or substandard completion of those works, necessitating revision;
- Instructed in relation to the recovery of monies outstanding under a revolving credit facility by way of enforcement of personal guarantees given by company directors;
- Representing a national political party in a claim for breach of confidence and breach of director's duties, brought against the former party leader and others. Involved in a series of procedural applications in the High Court;
- Instructed on behalf of a landowner seeking injunctive relief against a neighbouring property resident in order to enforce a right of way;
- Advising a private individual in relation to his insurer's alleged avoidance of a policy pursuant to the Consumer Insurance (Disclosure and Representations) Act 2012; together with allegations of fraud;

Before coming to the Bar, Jake also dealt with cases involving personal insolvency and regularly appeared in the High Court on such matters.

In addition to his Court work, Jake has a busy paperwork practice and is happy to accept instructions to advise on liability, causation, quantum, evidence, procedural issues, and tactics, as well as drafting statements of case and settling schedules of loss. Jake prides himself on the quality and comprehensiveness of his written work and has a particular interest in knotty procedural issues.

Jake is qualified to accept work directly from members of the public under the Public Access Scheme.

Personal Injury

Jake has a busy personal injury practice, representing Claimants and Defendants in claims proceeding on the Fast and Multi Tracks. He appears in court at all stages of such litigation, from CCMCs and interim applications through to JSMs, trial and, where necessary, on appeal.

Jake has significant experience of the full spectrum of personal injury claims including those arising in the contexts of road traffic accidents, employer's liability, public liability, occupier's liability, and breach of the Highways Act. Jake is familiar with holiday

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sickness claims and has advised on, and appeared in cases relating to, the Package Travel, Package Holidays and Package Tours Regulations 1992. He also has experience of claims for injury arising in the tort of battery.

Jake's personal injury clients have included private individuals, local authorities, major UK insurers, well-known commercial entities (such as British Airways, Heathrow Airport, the TUI Group, Wilko, and the ISS Group) and National Governments.

Jake's recent caseload includes:

- Successfully representing the Defendant – 'The Climbing Academy' – a Bristol based climbing centre, at a three-day liability trial before HHJ Ralton. The claim was pleaded at a value in the region of £800,000. Jake was involved from an early stage and had conducted conferences with all of the Defendant's lay witnesses and the Defendant's climbing expert. The trial involved interesting legal arguments in relation to the scope of the Defendant's duty of care and whether there had been a voluntary assumption of a duty in certain respects of the Defendant's activities, as well as cross-examination of climbing experts. Further information can be found [here](#).
- Representing the successful Claimant, a paramedic, following an accident suffered at work when his wrist was trapped and seriously injured in the tail-lift of an ambulance. Jake was instructed from the beginning of the case, settling the Particulars of Claim, the Schedule of Loss (pleaded in excess of £100,000) and providing advice throughout. Ultimately, the case was settled on favourable terms.
- Representing Heathrow Airport in relation to a claim brought by a Customer Services Representative formerly employed by an airline operating from the airport. Liability was admitted. At one stage the Schedule of Loss was pleaded in excess of £1.2million. The claim was settled favourably at a JSM. Further information can be found [here](#).
- Representing the Claimant in a claim arising out of a road traffic accident, pleaded in excess of £700,000. The Claimant was a pedestrian crossing the road when he was hit by the Defendant's insured, suffering significant physical and psychological injuries. The claim was settled, favourably, at a JSM.
- Representing the Claimant in a claim valued in the region of £300,000 arising out of a road traffic accident. Dishonesty and exaggeration were alleged against the Claimant.
- Advising the Government of the United States of America in relation to jurisdictional issues arising out of a potential claim against the Government following a road traffic accident on UK Sovereign Base Area.

Jake has experience of, and a particular interest in, defending cases involving allegations of fraud, dishonesty, exaggeration and/or LVI concerns. He has secured numerous findings of fundamental dishonesty after trial in order to disapply QOCS, as well as the dismissal of otherwise compensable claims under s. 57 of the Criminal Justice and Courts Act 2015. He is regularly instructed to draft pleadings setting out allegations of dishonesty, exaggeration and/or fraud as well as counterclaims in the tort of deceit.

Jake provides written advice in all areas of personal injury litigation and particularly enjoys advising on quantum.

Jake has previously published an article examining and analysing changes relating to the CPR as it pertained to the recovery of success fees in infant approval hearings entitled, "*Recovery of CFA Success Fees and Children*" which was subsequently turned into a two-part podcast by CPDcast.com. An updated article on the topic entitled, "*Jackson's Children: Recoverability of Success Fees in Child Claimant Cases*", was published in the Personal Injury Brief Update Law Journal.

Jake has an interest in jurisdictional issues and has advised on such matters including in relation to the different legal jurisdictions within the UK, as well as claims involving a foreign dimension.

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He is willing to consider instructions on a CFA basis.

Civil Fraud

Jake has extensive experience of, and a particular interest in, cases involving allegations of fraud and/or fundamental dishonesty. He is predominantly instructed on behalf of Defendants in such cases, but also appears on behalf of Claimants where dishonesty is alleged. He is regularly instructed to draft pleadings setting out allegations of dishonesty, exaggeration and/or fraud as well as counterclaims in the tort of deceit.

Jake has experience of cases involving fabricated, staged, or induced collisions; ‘accidents’ involving ‘stooge’ vehicles; phantom passenger/occupancy issues; LVI cases; late presentation; and fabricated/exaggerated injuries. He is regularly involved in cases involving the deployment of CCTV footage, telematics data, social media intelligence, contemporaneous reports made to insurers, and expert engineering evidence in support of allegations of dishonesty. He has secured numerous findings of fundamental dishonesty following discontinuance and after trial, as well as the dismissal of otherwise compensable claims pursuant to s. 57 of the Criminal Justice and Courts Act 2015.

Jake is the author of a recent text on dishonesty, namely “[Fundamental Dishonesty and QOCS in Personal Injury Proceedings: Law and Practice](#)” (published December 2020) and regularly provides talks and training in relation to such matters.

In addition, Jake has considerable experience of challenging the enforceability of credit hire/storage agreements on the basis of fraudulent misrepresentations made by credit hire/storage, which had induced a Claimant to enter into such arrangements.

Jake prides himself on conducting a thorough, robust and forensic cross-examination of witnesses, and of providing practical and straightforward advice in advance of trial on issues of dishonesty.

Credit Hire

Jake is regularly instructed nationwide for both Claimants and Defendants in credit hire matters, often appearing on behalf of some of the UK’s largest car hire companies and insurers. He has a strong and successful practice in this area, often dealing with cases allocated to the Fast and Multi Tracks on account of the value of credit hire involved.

Drawing on his extensive experience, Jake provides practical and realistic advice in relation to the likely result at trial and is therefore often able to secure favourable outcomes during settlement negotiations. At trial Jake is comfortable with the full complement of arguments commonly raised in such litigation, including technical legal arguments concerning enforceability on the basis of misrepresentation/collateral agreements and applicable Consumer Credit legislation. Jake is able to deploy or resist all of the relevant arguments as and when required in order to secure the best result for his client.

Jake ensures that he is up to date with the most recent authorities in this continually developing area of law and his advice on credit hire issues is often sought out by other practitioners. He was previously heavily involved in the realisation of outstanding hire charges, valued in excess of £4million, acquired by a corporate entity on the insolvency of a well-known hire company. He has provided training to solicitors concerning updates to credit hire and has assisted in drafting a training manual to County

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Commercial

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- Acting (from pre-issue to trial) in a claim for fraudulent misrepresentation arising out of the sale of a vehicle;
- Instructed on behalf of a construction company in relation to a claim by one of its former electrical subcontractors for unpaid invoices relating to works at a number of different properties. Counterclaim advanced for the costs incurred by the construction company in respect of the subcontractor's failure to complete the agreed works and/or substandard completion of those works, necessitating revision;
- Instructed in relation to the recovery of monies outstanding under a revolving credit facility by way of enforcement of personal guarantees given by company directors;
- Representing a national political party in a claim for breach of confidence and breach of director's duties, brought against the former party leader and others. Involved in a series of procedural applications in the High Court;
- Instructed on behalf of a landowner seeking injunctive relief against a neighbouring property resident in order to enforce a right of way;
- Advising a private individual in relation to his insurer's alleged avoidance of a policy pursuant to the Consumer Insurance (Disclosure and Representations) Act 2012; together with allegations of fraud. Claim valued in the region of £70,000.

Before coming to the Bar, Jake also dealt with cases involving personal insolvency and regularly appeared in the High Court on such matters. He continues to accept instructions in this area.

Insurance

Jake is regularly instructed in insurance cases, particularly those arising in the context of motor insurance policies.

His recent work in this area has included:

- Advising a private individual in relation to his insurer's alleged avoidance of a policy pursuant to the Consumer Insurance (Disclosure and Representations) Act 2012; together with allegations of fraud. Claim valued in the region of

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- £70,000;
- Advising a private individual in relation to a claim against his motor insurer. The Claimant's high value vehicle had been stolen; the insurer refused to indemnify for loss of the vehicle on the basis there had been an alleged failure to adhere to the terms of the policy relating to locking the vehicle etc.

Jake is familiar with the application of the Untraced and Uninsured Drivers Agreements, and has appeared in claims involving the Motor Insurers' Bureau. He has also been instructed in relation to applications for declarations under s. 152 of the Road Traffic Act 1988 and for relief under the Consumer Insurance (Disclosure and Representations) Act 2012.

Jake is also instructed to advise on the interpretation and construction of insurance contracts, and has previously dealt with issues of agency arising in an insurance context.

Travel & International Law

Jake's practice includes experience of dealing with claims arising from accidents which take place overseas, or those involving foreign based Defendants. His previous instructions have included:

- Advising the Government of the United States of America in relation to a possible jurisdictional challenge in a claim arising out of a fatal accident involving a serving US soldier, which took place on UK Sovereign Base in Cyprus;
- Representing the Claimant in a personal injury claim brought against the driver of a vehicle which was registered in Poland. The case included a number of procedural complications, and consideration of the application of The European Communities (Rights Against Insurers) Regulations 2002;
- Advising the Claimant in relation to service of proceedings against a Californian resident.

Jake has a particular interest in difficult procedural matters and enjoys this aspect of cross-jurisdictional claims.

In addition, Jake has been involved in holiday sickness claims and has advised on, and appeared in, cases concerning The Package Travel, Package Holidays and Package Tours Regulations 1992.

Costs

Jake regularly attends costs and case management hearings and deals with costs issues on a daily basis. He is fully familiar with the fixed costs regimes applicable to cases which commence within the various low value Portal systems. Jake is well versed in the operation of QOCS.

Jake also advises on discrete costs issues. Such advice has recently included the likely costs consequences of a child litigant's decision to resile from a prior acceptance of a Part 36 offer and her subsequent re-acceptance of that offer many years after expiry of the relevant period, including the likely prospects of success of the Defendant recovering their costs in the interceding period. Ultimately, Jake's advice was shown to be accurate when the Defendant was successful in recovering their costs at the approval hearing.

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Public Access

Jake is qualified to accept work directly from members of the public under the Public Access Scheme.

Notable Cases

Correia v Williams

Acting for the successful Defendant/Respondent in the now leading authority on the approach to be adopted by the Court in relation to the admission (or otherwise) of witness statements for non-English speaking witnesses, which have been prepared in a procedurally defective way.

Axa Insurance Ltd v Lakhani

Representing the Claimant/Respondent in a credit hire claim concerning the proper approach to the determining the appropriate rate of hire.

UKIP v (1) Braine; (2) Sharp; (3) Persons Unknown

Representing the Claimant in a series of applications in a claim concerning alleged breach of confidence and breach of director's duties.

If you would like to instruct Jake Rowley or would like help or advice in doing so, please call and talk to our excellent clerking team, led by senior clerk Alan Kilbey MBE. Our phone number is +44 (0)20 7583 9241. Alternatively, please email us at chambers@farrarsbuilding.co.uk

For more information about our clerking team, please [click here](#) for the clerks page.

Appointments & Memberships

- Personal Injury Bar Association
- London Common Law & Commercial Bar Association

Education & Qualifications

BPTC, College of Law, London (Outstanding) [including top mark for Opinion Writing on the BPTC at The College of Law (95%)].

LLB (Hons), King's College, London (Upper Second Class).

Publications

[Low Velocity Impacts in Road Traffic Accidents: Law and Practice](#) (published January 2023)

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Fundamental Dishonesty and QOCS in Personal Injury Proceedings: Law and Practice (published December 2020).

Jackson's Children: Recoverability of Success Fees in Child Claimant Cases, published in the Personal Injury Brief Update Law Journal (December 2016).

Recovery of CFA Success Fees and Children, CPDcast.com

Two part CPD podcast following the publication of the below article.

Recovery of CFA Success Fees and Children, Farrar's Building Website, 2015. [Available [here](#)] (An article analysing the amendments to CPR Parts 21 and 46, and their respective practice directions, in relation to the recoverability of success fees charged by a solicitor from a child claimant's damages and the new rule framework introduced to facilitate such payments).

Case law updates for the Farrar's Building Personal Injury and Employment Law Newsletters.

Putin Gets Closer to the "Untouchables", Thomson Reuters Complanet, 2013. (A discussion of developments in Russian anti-corruption legislation and its likely impact).

The Red Army Marches Out of Cyprus, Thomson Reuters Complanet, 2013. (A discussion in relation to the movement of illicit Russian funds away from Cyprus following its banking collapse and relevant anti-money laundering considerations). (One of the top 10 most read articles of the month).

Previous Employment

Before commencing pupillage, Jake spent six months as a legal researcher at Peters & Peters Solicitors, one of the UK's leading boutique litigation firms. He carried out specific research tasks, drafted conference papers and co-authored blogs and articles across the spectrum of Peters & Peters' practice areas with particular focus on extradition, bribery and corruption, EU sanctions, anti-money laundering and international asset recovery.

Jake also spent 18 months as a County Court Advocate appearing daily in the County Courts, High Court and in the Leasehold Valuation Tribunal (as it then was). Jake dealt with a broad range of matters including mortgage repossessions and related applications; return of goods hearings; charging order applications; various personal insolvency hearings including bankruptcy petitions and applications to annul bankruptcy orders; and residential and commercial landlord and tenant disputes. Jake continues to accept instructions in these areas.

Personal Interests

Jake is a former international fencer having won a Junior Commonwealth Games gold medal representing England. He also fenced for Great Britain at the Junior World Championships and at numerous Junior World Cups.

Jake is also a retired international sabre referee. At the time of his qualification, Jake was the youngest international sabre referee in the world. He has officiated at all age levels, both domestically and abroad, and has refereed the finals of the Great British Senior National Championships (on numerous occasions), Junior World Cups, and the Junior Commonwealth Games.

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Jake enjoys listening to classical cello music, watching musical theatre and supporting Liverpool Football Club.

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