


## Tow Lu Lim

Partner

tl.lim@jsm.com

Hong Kong +852 2843 4490


Tow Lu Lim is 'a subject-matter expert in insurance' with 'the ability to cultivate common ground with the claimant, diffuse a contentious atmosphere, and skillfully negotiate a settlement'.

The Legal 500 Asia Pacific

His 'expertise is clearly built upon deep prior experience as Breach Counsel for clients across a range of industries, providing him with a solid and proven playbook for responding to crises .... he remains remarkably composed and solution-driven, even under immense pressure. His key strength lies in his ability to assist customers in navigating complex situations—seamlessly working with different external vendors and partners to ensure business priorities are maintained—while also managing legal requirements and timely crisis communication across all stakeholders.'

Forensic incident responder

With nearly 30 years of experience, TL heads the firm's Directors & Officers Liability and Professional Indemnity Insurance and Cybersecurity practices. Widely recognised as a leading insurance lawyer in Hong Kong, he is a trusted adviser for professional indemnity, D&O and financial lines matters, and possesses a solid track record of successfully defending and resolving complex and high-value claims. His clients include solicitors, auditors, architects, engineers, investment and asset management advisers, insurance intermediaries, property investment companies, corporate trustees and other professionals, who rely on his extensive experience in defending professional negligence claims. He is also called upon to advise insurers on complex coverage issues and provides strategic advice on insurance regulatory matters, such as

licensing, compliance and regulatory investigations, for insurers, insurance intermediaries and financial institutions. TL is also acknowledged as a prominent lawyer in cybersecurity, where clients note that his "dynamic approach ensures comprehensive solutions, setting him apart and providing unparalleled client satisfaction in the challenging realm of cyber legal representation." He has represented major businesses across a broad range of industries in high-stakes cybersecurity incidents such as large-scale ransomware attacks and cyber breaches by nation-states, advising them on the whole life cycle of incident response, as well as related civil claims and regulatory investigations. TL is engaged by a number of listed and private companies as their Breach Counsel. He also advises on pre-incident preparations including governance, risk, and liability matters related to cybersecurity, assisting his clients to formulate strategies to minimise data-related regulatory and reputational risks.

# Experience

### Regulatory Investigations

- Acted for directors, insurance intermediaries, insurers, audit firms and corporations on regulatory investigations by the SFC, HKEX, Insurance Authority, AFRC and Privacy Commissioner.

### Cybersecurity

- Acted as Breach Counsel for clients across a range of industries on high-stakes ransomware and nation state attacks.
- Advising boards of directors on cybersecurity.

### Professional Negligence

- Represented a broad range of professional firms and individuals in professional negligence claims and arbitrations against architects, structural and consulting engineers, investment advisers, property agents, valuers, construction and project managers, private hospitals and clinics, educational institutions and professionals, and insurance intermediaries.
- Panel solicitor for the HK Solicitors Professional Indemnity Scheme where he has represented international and local firms on claims involving commercial, real estate and financing transactions and wrongful advice on litigation matters.

### Complex Insurance Disputes

- Advised on a variety of complex insurance disputes and issues across most lines of insurance including D&O, Financial Lines, CAR, Construction PI, Property, Product Liability, etc.

# Recognition

- Leading Partner – Insurance, Hong Kong – *The Legal 500 Asia Pacific*

- Band 1 – Insurance: Contentious (International Firms), China – *Chambers Greater China Region*
- Leading Individual – Insurance: Contentious (International Firms), China – *Chambers Greater China Region*
- Leading Individual – TMT: Data Protection & Privacy (International Firms), China – *Chambers Greater China Region*
- Leading Individual – Insurance: Contentious, China – *Chambers Asia Pacific*

- Winner – Insurance – Client Choice Awards by *International Law Office/Lexology*
- Thought Leader – Insurance & Reinsurance – *Who's Who Legal: Thought Leaders: Mainland China & Hong Kong SAR*
- Recommended – *WWL: Insurance & Reinsurance*
- Recommended – *WWL: Professional Negligence*
- Recipient of the ALB Hong Kong Law Award's Insurance Team of the Year
- "He is very professional with a deep understanding of commercial outcomes, and highly efficient within a strategic framework." – *Chambers Greater China Region*
- "TL Lim stands out with unparalleled technical experience, strategic thinking, and his handling of intricate cases. His dynamic approach ensures comprehensive solutions, setting him apart and providing unparalleled client satisfaction in the challenging realm of cyber legal representation." – (Cyber Security) The Legal 500 Asia Pacific
- "The responsive Tow Lu Lim comes up with creative and feasible solutions to address client needs.". – *The Legal 500 Asia Pacific*
- "Tow Lu Lim was a stand-out. He was able to assess the case efficiently and provide outstanding advice on the legal options." – *The Legal 500 Asia Pacific*
- "Tow Lu Lim is very measured, sensible and has an excellent tactical nose." – *The Legal 500 Asia Pacific*
- "Lim Tow Lu is equipped to advise on a variety of contentious insurance matters. He is experienced in advising on arbitrations and investigations. One client observes that he is 'extremely knowledgeable in his area and very good at client relations.'"" – *Chambers Asia Pacific*
- "He is well resourced and has exposure on a wide range of products. With complex cases, there are different elements involved. Sometimes the elements are unprecedented and completely new to us, but he has similar or related experience and is able to give us case examples, advice and options." – *Chambers Asia Pacific*
- "Lim Tow Lu 'is a subject matter expert on insurance law and regulations and is extremely knowledgeable and well connected in the industry,' according to a client, who adds: 'I find him articulate and practical in his advice and analysis.'"" – *Chambers Asia Pacific*
- "Tow Lu Lim is 'a subject-matter expert in insurance' with 'the ability to cultivate common ground with the claimant, diffuse a contentious atmosphere, and skillfully negotiate a settlement.'" – *The Legal 500 Asia Pacific*
- "Highly recommended by interviewees for his willingness to 'deeply understand his clients' as well as 'offering a clear view, having reviewed thoroughly the commercial and regulatory aspects.' He is an experienced practitioner who focuses on assisting insurers with coverage issues, being particularly adept at advising on professional indemnity and D&O liability claims." – *Chambers Asia Pacific*

- "The highly respected Tow Lu Lim heads the D&O liability and professional indemnity side of the practice." – *The Legal 500 Asia Pacific*

# Qualifications

## Education

- Macquarie University, Bachelor of Economics

## Admissions

- Hong Kong
- Australia
- Malaysia

## Languages

- English

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