

Angela S. Y. Yim

Partner

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> Angela Yim is considered a “very good name” in the insurance space. She is especially skilled in handling high-profile personal injury and employees’ compensation claims and she frequently acts for major insurers.
>
> Chambers Asia Pacific

Clients trust Angela Yim to represent them in all aspects of insurance litigation, including policy interpretation and defence of claims involving Contractors' All risks, Public Liability, Employees’ Compensation, and other specialist insurance policies. She speaks English and Cantonese.

Experience

Advised/Represented:

- Semi-governmental bodies on various legal issues arising from the winding up of an insurance company, involving the interpretation of the respective Insolvency Fund Agreements as well as numerous personal injury and property claims arising from the third party motor policies and employees’ compensation policies issued by the insurance company which was wound up, under the respective Insolvency Fund Schemes.
- A global insurer of luxury car dealership in respect of policy coverage issues arising from a multi-million dollar property damage claim relating to flood damage from Typhoon Haikui.
- A global insurer in respect of psychiatric injuries to a high ranking executive allegedly sustained in the course of employment.

- A tertiary educational institution upon instructions of its liability insurers in respect of issues arising from Norwich Pharmacal Order for disclosure of personal information.
- The insurers of a Hong Kong property developer in respect of a multi-million dollar property damage claims and fatal accident claims arising from the infamous fire on 21 June 2016 at Amoycan Industrial Centre.
- Insurers of a Bloodstock Policy in respect of a disputed policy coverage claim arising from the euthanasia of a racehorse.
- A UK insurer in the successful defence of a professional indemnity claim upon its Errors & Omissions Policy, against a major insurance broker, arising from its placement of an Integrated Transit Policy.
- Successfully defended Kowloon Motor Bus Co. (1933) Ltd. In a much-publicised bus accident, known as the Tuen Mun Highway disaster, involving in numerous fatalities and personal injuries, resulting in zero liability to the Bus Company.
- Life insurance company in respect of a suspected fraudulent claim, resulting in a criminal conviction of the Beneficiary.
- Advising an insurer on coverage issues arising from a multi-million dollar death benefits claim on a Group Personal Accident Policy.
- Defending a hotel in a personal injury claim where a child was allegedly injured by the design and layout of the furniture in the newly designed hotel room, resulting in withdrawal of the claim.
- Defending reputable food establishment in respect of allegations of problematic seafood causing gastroenteritis.
- Defending the product manufacturers of beauty/tonic product, involving complaints of contamination and dealing with the FEHD; and making counter allegations that the metal seal cap had been tampered with.
- Defending a public liability claim involving contamination to milk products, which were allegedly contaminated due to chemical and paint fumes due to nearby renovations.
- Defending a hotel against claim of foreign claimant alleging he suffered psychiatric illness arising from toluene poisoning as a result of paint fumes emitted from nearby hotel room which was being renovated, and successfully reaching a nominal settlement.
- Advised and represented a utility company and its insurer in relation to a major explosion in Hong Kong, resulting in a number of fatalities and personal injuries.
- Engaged by Employees' Compensation insurers to advise on a number of complex issues arising from the Lamma Island ferry collision incident. A Hong Kong and Kowloon Ferry passenger ferry, the "Sea Smooth" was involved in a collision with another ferry, the "Lamma IV", which is owned by The Hongkong Electric Co., Ltd. The collision resulted in a number of injuries and fatalities.
- Advising Hong Kong Federation of Insurers on the market wide revisions to the EC Policy incorporating the Premium Adjustment Clause and other relevant issues with respect to under-declaration of earnings.
- Prepared a detailed submission to the Law Reform Commission on the issue of apportionment in Employees' Compensation cases following the Court of Appeal decision of the LKK Trans case.

- Negotiated and achieved a favourable settlement for an insurer on a multimillion-dollar claim by an employee who contracted a unique skin condition allegedly from exposure to welding light and fumes in his capacity as a welder.
- Acting for EC insurer for a reputable Hong Kong company whose senior executives were involved in a plane crash incident.
- Represented a major multi-million dollar transportation company on the restructuring of its Employees' compensation scheme and the legalities and practical implementation issues surrounding same.

Recognition

- Head of department Angela Yim is described by market sources as "very knowledgeable and assertive" and is well known in the market for her broad activity in the insurance litigation practice. Her scope of work includes advising on employees' compensation claims and public liability, and she is also well placed to handle policy interpretation. – *Chambers Asia Pacific*
- She "has a wealth of knowledge." Once source enthuses that "she is a reliable partner to work with" and highlights her pragmatic attitude as a major strength - *Chambers Asia Pacific*
- "Angela Yim is an experienced insurance litigator including public liability and professional indemnity claims. She is particularly skilled in handling casualty claims, specifically personal injury and motor insurance." - *Chambers Greater China Region*
- "She is obviously very competent." - *Chambers Greater China Region*

- "[H]ighly respected litigator who is described as 'active, experienced' and a 'strong personal injury lawyer' by market sources. She has an impressive track record handling employees' compensation, public liability and professional indemnity claims." – *Chambers Asia Pacific*
- "According to one client, Angela Yim is well regarded in the insurance community as holding a wealth of knowledge on personal injury claims.' She also offers significant expertise in large-scale casualty claims and property-related matters." - Chambers Asia Pacific
- "good at handling complicated cases" – *Legal 500 Asia Pacific*
- "very tough and capable litigator. She is a veteran when it comes to handling these cases - she knows which are key issues to target, what to do and when to push." – *Chambers Asia Pacific*
- "earns praise for providing advice that is sensitive to the demands of the market" – *Chambers Asia Pacific*
- "very professional", "good at handling complicated cases" – *Legal 500 Asia Pacific*
- "The firm has a strong, consistent insurance team with good knowledge and varied experience.". "they are dependable and skilful in handling complicated cases: they can handle cases of various natures, supported by their technical know-how." - *Chambers Greater China Region*

- Clients commented that 'they have very solid expertise and experience in insurance litigation, offering excellent support to clients.'. 'the entire team from associates to partner is extremely hands on and devoted to the case.' And 'fantastic work ethic and very good at working as a team.' – *Asia Pacific Legal 500*
- 'Angela Yim and TL Lim are very responsive and attentive to our questions.' – *Legal 500 Asia Pacific*

Qualifications

Education

- The University of Melbourne, LLB

Admissions

- Hong Kong
- England and Wales
- Australia, Victoria

Languages

- Cantonese
- English

Professional & community involvement

- Law Society of Hong Kong, Insurance Law, Committee Member
- Law Society of England & Wales, Member
- Hong Kong Federation of Insurers, General Insurance Council Legal Working Group
- The Employees' Compensation Insurance Residual Scheme, Honorary Legal Adviser

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