		PAGE
Preface		vii
Table of	Cases	xxix
Table of	Statutes	ccxiii
Table of	Statutory Instruments	ccxxix
Tables o	f Practice Directions	ccxxxvii
	Abbreviations	ccxxxix
	Justin Lin Hold MACHINE T	PARA.
1. The	NATURE OF PROFESSIONAL LIABILITY	
1.	Professional Liability	1-001
	The Professions	1-005
3.	Risk Transferred and Risk Retained	1-008
	Contract	1-012
2. Du	ties and Obligations	
1.	Professional Liability	2 - 001
	(a) Positive Duties	2 - 001
	(b) Restrictions and Inhibitions	2-005
	(c) Regulation and Professional Standards	2-007
2.	Contractual Liability	2 - 013
	(a) The Position at Common Law	2 - 013
	(b) Statutory Intervention	2 - 020
	(c) The Consumer Rights Act	2-021
3.		2-024
	(a) The Yort of Negligence	2-024
	(b) Theoretical Basis for the Duty of Care	2-033
	(i) Lord Atkin's Approach	2-033
	(ii) Hedley Byrne	2-035
	(iii) The Inclusive Approach	2-037
	(iv) The Threefold Test	2-041
	(v) The Exclusive Approach	2-047
	(vi) Extensions of Hedley Byrne	2-055
	(vii) The Co-existence of Different Approaches	2-060
	(viii) Commonwealth Approaches to Duty of Care	
	Issues	2-065
	(ix) Analysis	2-080
	(c) Particular Situations	2-093
	(i) Public and Local Authorities: Duty of Care and	
	Statute	2-093

	(") P' (1E 1	0 101
	(ii) Directors and Employees	2–101
	(iii) Sub-agents and Sub-contractors	2–108
	(iv) Immunity	2–112
	(d) Concurrent Liability, Contracts and Tortious Duties of	0 115
	Care	2–115
	(i) Competing Considerations	2–116
	(ii) Authority	2–117
	(iii) Henderson v Merrett	2-120
	(iv) The Scope of the Concurrent Duty	2-121
	(v) Can the Concurrent Duty in Tort be More Extensive	
	than the Contractual Obligations?	2-122
	(vi) Further Significance of the Contract	2–123
	(e) Liability to Third Parties	2-124
	(i) Denning LJ's Dissenting Judgment in Candler v	
	Crane Christmas Co	2-125
	(ii) Analysis of Denning LJ's Dissenting Judgment	2-126
	(iii) Intended Beneficiaries	2 - 129
	(iv) Particular Professions	2-130
4.	The Standard of Skill and Care	2 - 131
	(a) The Meaning of Reasonable Skill and Care	2 - 131
	(b) Relevance of Defendant's Qualifications and Experience	2 - 133
	(c) Formulation of the Standard	2 - 135
	(d) Organisation Offering Professional Services	2 - 136
	(e) Undertaking Work of Other Professions	2 - 137
	(f) New Techniques	2 - 138
	(g) Changes in the Standard Required	2-139
5.	Fiduciary Obligations	2 - 140
	(a) The Nature of Fiduciary Obligations	2-140
	(b) Dealing with the Principal	2-149
	(c) Unauthorised Profits and Diversion of Opportunities	2-157
	(d) Undue Influence	2-158
	(i) Royal Bank of Scotland Plc v Etridge (No.2) and	
	Undue Influence	2-158
	(ii) Undue Influence and the Burden of Proof	2 - 160
	(iii) Discharging the Burden of Proof	2-167
6.	Confidentiality	2-168
10-7	(a) Introduction	2–168
	(b) Origins of the Duty of Confidence	2-170
	(c) Elements of the Cause of Action	2–181
	(d) The Continuing Duty to Former Clients	2–192
	(d) The continuing Buty to Former Chemic	2 1/2
3. Rem		
1.	Introduction	3-001
2.	Damages	3-002
3.	Loss of Remuneration	3-009
	Equitable Remedies	3-012
	(a) Rescission	3-012
	(b) Equitable Compensation	3-014
	(i) Compensation for Loss Caused by Breach of Fiduci-	
	ary Obligation	3-014
	and • moneyation • moneyation	

			(ii) Equitable Compensation for Breach of Confidence	3-018
		(c)	Account of Profits	3-020
			Injunction	3-021
	5.	Inte		3-022
	2	(a)	Interest on Damages under the Senior Courts Act 1981	3-022
		()	(i) General	3-022
			(ii) Damages for Inconvenience and Discomfort	3-023
			(iii) Interest on Damages for Pecuniary Losses in Solici-	
			tors' and Surveyors' Negligence Actions	3-024
		(b)	Interest as Damages	3-025
			Interest in Equity	3-026
		(d)	Interest on Damages under the Civil Procedure Rules	3-027
	6	The	Consumer Rights Act 2015	3-028
	0.			
4.	Cor	NTRIE	BUTION BETWEEN DEFENDANTS	
201			roduction	4-001
			itlement to Contribution	4-002
			bility of the Person Claiming Contribution	4-003
	٥.		Easis of Liability	4-007
		(h)	Meaning of "the same damage"	4-009
	1	The	e Claim	4-013
OTA	7.	(3)	Matters Which Cannot be Raised in Defence to a Claim	4-013
		(h)	Matters Which Can be Raised in Defence to a Claim	4-014
1	7	(c)	Basis of Assessment of Contribution	4-015
)		(b)	Time for Bringing a Claim for Contribution	4-019
		(u)	Time for bringing a claim for consideration	
5.	DE	FENC	ES	
FOR			clusion or Restriction of Liability	5-001
	1.		The Position at Common Law	5-003
			The Statutory Framework	5-010
			Exclusion of Liability to Third Parties	5-030
	2		nitation in Contract and Tort	5-034
	۷.		The Limitation Period	5-034
		(h)	Date when Cause of Action in Contract Accrues	5-038
		(c)	Date when Cause of Action in Tort Accrues	5-040
		(0)	(i) Claims against Solicitors	5-046
			(ii) Claims against Barristers	5-059
			(iii) Claims against Surveyors	5-060
			(iv) Claims against Insurance Brokers	5-062
			(v) Claims against Financial Advisers	5-064
			(vi) Claims against Accountants	5-065
			(vii) Claims against Processionals	5-068
		(4)	Effect of the Latent Damage Act 1986	5-088
		(u)	(i) The Purpose and Scope of the Act	5-088
			(ii) Section 14A of the Limitation Act 1980	5-090
			(iii) The Material Facts about the Damage	5-093
			(iv) The Other Facts Relevant to the Current Action	5-095
			(v) Constructive Knowledge	5-104
			(vi) The 15-year Long Stop	5-112
			(vi) The 15 John Bong Stop	522 19905

		32	(vii) Miscellaneous Provisions	5-113
		(e)	Special Rules re Personal Injury and Death	5-114
			(i) Primary Limitation Periods	5-114
			(ii) Discretionary Exclusion of Time Limit	5-117
	100	(41.7)	Fraud or Concealment	5 - 127
	3.		nitation in Equity	5-133
		(a)	Express Application of the Limitation Act 1980	5-135
		(b)	Application of the Limitation Act 1980 by Analogy	5-145
		(c)	Where there is No Analogy or Correspondence	5-155
	4.		ner Equitable Defences: Laches and Acquiescence	5-157
		(a)	Laches	5 - 158
			(i) Unreasonable Delay	5-162
			(ii) Prejudice to the Defendant or a Third Party	5-165
			(iii) Relationship between Laches and the Limitation Act	
			1980	5-167
			Acquiescence	5-168
	5.		ntributory Negligence	5 - 172
			Contributory Negligence and Contract	5 - 174
		(b)	Application to Professional Negligence	5 - 176
		(c)	Methods by which Claimants might seek to Circumvent a	
		20000	Plea of Contributory Negligence	5 - 178
		(d)	Attribution	5 - 179
,				
0.		IGATI		
	1.		oup Actions	6-001
			General	6-001
			Professional Negligence	6-002
			Procedure	6-003
	2		Costs	6-005
	2.		pert Evidence	6-625
			The Functions of the Expert Witness	5-006
			Cases Where Expert Evidence is Not Required	6-008
			The Civil Procedure Rules	6-012
		(d)	Relevance and Admissibility of Expert Evidence	6-016
			(i) The Appropriate Discipline	6–017
			(ii) The Appropriate Questions	6-018
			(iii) The Appropriate Qualifications and Experience	6-019
			(iv) Impartiality	6-020
			The Single Joint Expert	6-025
		(1)	Experts' Immunity from Suit	6–029
7	Ним	JAN	RIGHTS AND JUDICIAL REVIEW IN PROFESSIONAL LIABILITY	
			oduction	7 001
			nan Rights Act 1998 and Relevant Convention Rights	7-001
	4.		Article 6	7–002
			Article 8	7–004
			Article 8 Article 10	7–014
		2002	Article 10 Article 11	7–015
			Article 11 Article 1 of Protocol No.1	7–019 7–022
		(-)	A LIGHT A OF A LOUGHOUT LAND. I	1-1122

	3.	Negligence and Duty of Care	7-027
		(a) $Z v UK$	7-029
		(b) Striking Out	7-030
		(c) Switch from Article 6(1) to Article 13	7-031
		(d) Tort or Convention?	7-033
		(e) Claims Not Governed by the HRA	7-035
		(f) Further Developments since Z	7-036
	4.	Immunities	7-038
	5.	Lawyers	7-041
		(a) Wasted Costs Orders	7-042
		(b) Lawyer/Client Confidentiality and the Convention	7-043
		(c) Freedom of Expression/Association	7-049
	6.	Medical Practitioners	7-055
		(a) Introduction	7-055
		(b) Relevant Articles in Relation to Medical Practitioners	7-056
		(i) Article 2	7-057
		(ii) Article 3	7-060
		(in) Article 6	7-061
		(iv) Article 8	7-064
		(v) Article 9	7-066
	/	(vi) Article 10	7-067
1	C	(vii) Article 12	7-068
C	7.	Particular Issues Arising under the HRA in Relation to Medical	
الجا		Practitioners	7-069
1772		(a) Clinical Negligence and the Bolam Test	7-069
		(b) Right to Treatment	7-070
		(c) Withdrawal of Treatment	7-075
		(d) Consent to Treatment	7-079
		(e) Right of Access to Confidential Information	7-082
		(f) Disclosure of Confidential Information	7-085
		(g) Disclosure of Medical Records and Confidentiality	7-088
		(h) Patients' Complaints Procedures	7-093
	8.	Professional Disciplinary Proceedings	7-094
		(a) Introduction	7-094
		(b) Procedural Guarantees	7-099
		(c) Law Society Interventions and Investigations	7 - 113
	9.	Judicial Review Challenges and Professional Liability	7 - 117
		(a) Financial Ombudsman Service	7–119
		(i) FOS: Substantive Challenges	7 - 121
		(ii) FOS: Procedural Challenges	7 - 125
		(b) Legal Ombudsman	7 - 128
		(i) LeO: Substantive Challenges	7 - 129
		(ii) LeO: Procedural Challenges	7 - 132
		(c) Financial Services Compensation Scheme	7 - 134
		(d) Financial Conduct Authority	7–138
8.	Pro	OFESSIONAL INDEMNITY INSURANCE	
		Introduction	8-001
	2.	Regulatory Requirements	8-003

	(a) Insurance Brokers	8-004
	(b) Surveyors	8-005
	(c) Architects	8-008
	(d) Accountants	8-009
	(e) Solicitors	8-013
	(f) Barristers	8-017
3	. The Nature/Scope of Professional Indemnity Insurance	8-019
4	Policy Trigger: Claims Made/Circumstances Notified	8-029
5	Composite and Joint Policies	8-035
	. Contract Formation in the Lloyd's and Companies' Markets	8-036
	(a) Generally	8-036
	(b) Leading Underwriter Clauses	8-042
7.	Contracts entered into before 12 August 2016: the Pre-con-	0-0-12
	tractual Duty of Utmost Good Faith	8-044
	(a) The Duty	8-044
	(b) The Scope of the Duty	8-049
	(c) Avoidance	8-052
	(d) Variations	8-060
8.	Contracts entered into on or after 12 August 2016: the Pre-	0-000
	contractual Duty of Fair Presentation	8-061
	(a) The Duty and its Scope	
	(b) Remedies for Breach of the Duty	8-061
	(c) Contracting Out	8-067
9	Rules of Construction	8-071
	(a) Generally	8-072
	(b) Exclusion Clauses and Insuring Clauses	8-072
10	Contracts entered into before 12 August 2016: Classification of	8–076
10.	Terms/Consequences of Breach	0 070
	(a) Warranties	8-079
	(b) Conditions Precedent to Cover	8-080
	(c) Conditions Precedent to Cover	8-087
	(d) Collateral Promise and Innominate Terms	8088
11	Contracts entered into on or after 12 August 2016: Classifica	8–091
11.	tion of Terms/Consequences of Breach	0 000
	(a) Preliminary	8-093
	(b) Warranties—Basis Clauses	8-093
		8–094
	(c) Warranties—the "New Rule" as to Consequences of Breach	0.00#
		8–095
	(d) Terms Not Relevant to the Actual Loss(e) Contracting Out	8-099
12.		8–104
12.	The Rule Against Fraudulent Claims	8–105
	(a) The Common Law Rule Against Fraudulent Claims (b) Codification of the Rule Against Fraudulent Claims	8–105
	(b) Codification of the Rule Against Fraudulent Claims: the	12 101212
	Insurance Act 2015	8–109
12	(c) Fraudulent Means and Devices	8–112
IJ.	Policy Response to the Insured's Liability for Fraud or Ille-	
14	gality Claims Notification and Committee Claims	8–114
14.	operation clauses	8–118
	(a) Generally	8_118

		(b) Solicitors	8 - 129
		(c) Accountants	8 - 131
	15.	QC Clauses	8 - 133
		Deductibles and Limits of Indemnity; Aggregation of Claims	8 - 137
		(a) Generally	8 - 137
		(b) Surveyors	8-148
		(c) Solicitors	8-149
		(d) Barristers	8-150
	17	Limitation	8-151
		Third Party Rights	8-153
	10.	Time Fatty Regino	(#) (*)
9.	Con	ISTRUCTION PROFESSIONALS	
	1.	Introduction	9-001
		(a) The Construction Professions	9-001
		(b) The Mechanics of a Claim against Construction Profes-	
		sionals	9-008
		(c) The Construction Industry	9-012
	2.	Duties 200 Again and a second of the second	9-013
		(a) Duties to Client	9-013
		(i) Contractual Duties	9-013
		(ii) Duties Owed to the Client Independent of Contract	9-028
2 4		(b) Duties to Third Parties	9-049
0.0		(i) Duties Other Than in Tort	9-049
U	Y	(ii) Negligence	9-054
) *		(c) Other Torts	9-095
	3	The Standard of Care	9-096
	٥.	(a) The Ordinary Competent and Skilled Practitioner	9-096
		(b) General Practice and Knowledge as Evidence of the	
		Standard	9-099
		(c) Expert Evidence	9-105
		(d) Res Ipsa Loquitur	9-112
		(e) Codes of Practice and Legislation	9–113
		(f) Knowledge of the Law	9-117
		(g) Not Every Error is Negligence	9-119
		(h) The Specialist Practitioner	9–121
		(i) Special Steps and Warranty of Reasonable Fitness	9–123
		(j) Reliance upon Specialists and Delegation to them	9-127
	1	Liability for Breach of Duty	9–133
	4.	(a) Examination of Site	9–134
		(b) Cost Estimates and Budgets	9–139
		(c) Compliance with Legislation, Planning and Building Con-) 13)
		tral Dequirements and Codes of Practice	9-145
		trol Requirements and Codes of Practice	9–147
		(d) Design and Specification (e) Properties of Pills of Operation	9–162
		(e) Preparation of Bills of Quantities	9–162
		(f) Selection of Contractor and the Tender Process	9–103
		(g) Advice on Choice and Terms of a Building Contract	
		(h) Administration of the Building Contract	9–168 9–175
		(i) Supervision or Inspection of the Works	9–173
		(i) Certification	ソーエソリ

		(k) Specialist Commen			40.050
		(k) Specialist Survey(l) Investigation of Defects	9–197	(d) Exclusion or Restriction of Liability by Contract	10-078
	5	Damages	9–198	3. Liability for Breach of Duties	10-087
	٥.		9–199	(a) Failing to Carry out Instructions	10-090
		(a) The Scope of the Duty	9–200	(b) Insufficient Knowledge or Experience	10-092
		(b) Causation	9–203	(c) Failing to Inspect Properly	10-095
		(c) Remoteness/Foreseeability	9–213	(i) Failing to Inspect Particular Parts	10–096
		(d) The Measure of Damages	9–215	(ii) Failing to Uncover and Open Up	10-097
		(e) Heads of Damage	9–219	(iii) Failing to Observe	10–103
		(i) Costs of Rectification	9-220	(iv) Limited Survey	10–111
		(ii) Diminution in Value	9-228	(v) Failing to Recognise	10–115
		(iii) Wasted Expenditure	9-229	(d) Failing to Make Sufficient Inquiries	10–116
		(iv) Excess Expenditure	9-230	(e) Failing to Make a Proper Appraisal	10-122
		(v) Underpayment	9-231	(f) Inadequate Report	10-125
		(vi) Consequential Losses	9-232	4. Damages	10-130
		(vii) Liability to Third Parties	9-234	(a) Causation	10 - 132
		(viii) Personal Injuries	9-235	(b) Remoteness	10-148
		(ix) Inconvenience, Distress and Loss of Amenity	9-236	(c) Scope of the Duty	10 - 152
		(f) Mitigation of Loss	9–238	(d) Measure of Damages	10-166
		(g) Abatement of Fees	9-240	(i) Negligent Survey or Valuation for a Purchaser who	
	6.	Shared Responsibility	9-242	Completes a Purchase	10-169
		(a) Apportionment of Liability	9-242	(ii) Negligent Survey or Valuation for a Purchaser who	
		(b) Contributory Negligence	9–265	Withdraws from Purchase before Completion	10-192
		Adjudication	9–269	(iii) Negligent Survey or Valuation for Lender	10-193
			3-209	(iv) Over-valuation for Vendor	10-211
10. 3	SUR	VEYORS		(v) Under-valuation for Vendor or Lessor	10-212
		Introduction	10 001	(vi) Other Work	10-217
		(a) The Profession	10-001	(vii) Physical Injury, Inconvenience and Distress	10-220
		(i) Scope	10-001	(viii) Incidental Expenses	10-229
		(ii) History	10-001	5. Shared Responsibility	10-234
			10-002	(a) Contributory Negligence	10-234
		(iii) Specialisms	10-063	(b) Contribution	10-244
		(iv) Qualifying as a Chartered Surveyor	10 004	6. Limitation	10-251
		(v) Functions	10-005	Co. J. Dillitation	
		(b) Regulation	10-008	11. Solicitors	
		General	10-009	1. General	11-001
		(a) Duties to Client	10-009	(a) Duties to Client	11-004
		(i) Contractual Duties	10-009	(i) Contractual Duties	11-004
		(ii) Duties in Tort	10-022	(ii) Duties in Tort	11-013
		(iii) Fiduciary Duties	10-023	(iii) Fiduciary Duties	11-015
		(b) Duties to Third Parties	10-024	(iv) Trust Duties	11-034
		(i) General Principles	10-024	(b) Duties to Third Parties	11-043
			10-028	(i) General	11-043
		(iii) Other Liabilities	10-051	(ii) Liability to Beneficiaries Without Reliance	11-051
		(c) The Standard of Care and Skill	10-057	(iii) Duty of Care to the Other Side	11-060
		(i) Reasonable Standard	10-057	(iv) Solicitors' Liability on Undertakings	11-070
		(ii) General Practice and Knowledge of Evidence as the		(v) Other Liabilities	11-081
		Standard	10-064	(c) The Standard of Skill and Care	11–086
		(iii) Not Every Error is Negligence	10-071	(i) The Standard of Reasonableness	11–086
		(iv) The Relevance of "the bracket"	10-071	(ii) General Practice as Evidence of Reasonable Skill	11 300
		(v) Onus of Proof	10-072	and Care	11-092
		Martin appropriate total annualisation	20 0//	and Care	

	(iii) The Specialist Solicitor and the Inexperien	nced
	Solicitor	11-101
	(iv) Mitigating Factors	11-103
	(v) Aggravating Factors	11-105
	(vi) General Observations	11-111
	(d) Specific Defences to a Claim for Breach of Duty	11-113
	(i) Immunity	11-113
	(ii) Abuse of Process	11-114
	(iii) Acting on Counsel's Advice	11-120
	(iv) Acting on Client's Instructions	11-124
	(e) Solicitor's Liability for Costs	11-126
	(f) Exclusion or Restriction of Liability by Contract	11-148
	(g) Practice and Procedure	11-149
	(i) Expert Evidence	11-149
	(ii) Privilege	11-151
	(h) Authority, Attribution and Vicarious Liability	11-153
2.	Liability for Breach of Duty	11-158
	(a) General	11-158
	(b) Giving Wrong Advice	11-161
	(c) Failing to Give Advice	11-164
	(d) Misconduct of Litigation	11-182
	(e) Misconduct of Non-contentious Business	11-201
	(i) Conveyancing	11-201
	(ii) The Investment of Money and Claims by Lendon	
	(iii) Wills	11-229
3.	Damages	11-236
	(a) Breach of Fiduciary Duty and Breach of Trust	11-237
	(b) Claims at Common Law: Remoteness	11-246
	(i) Causation	11-247
	(ii) Foreseeability	11-254
	(iii) Scope of the Duty	11-258
	(c) Measure of Damages at Common Law	11–262
	(i) Date of Assessment of Damage	11–263
	(ii) Credit for Benefits	11–265
	(iii) Evaluation of a Chance	11-268
	(d) Heads of Damage	11-279
	(i) Loss of Opportunity to Acquire or Renew an Inte	rest
	in Property	11-280
	(ii) Difference in Value of Property	11-285
	(iii) Loss of Opportunity to Bring Proceedings	11-294
	(iv) Loss of Opportunity to Defend Proceedings	11–312
	(v) Losses on Loans Secured by Mortgages	11-313
	(vi) Loss of Some Other Financial Advantage	11-316
	(vii) Liability to Third Parties	11-322
	(viii) Criminal Liability	11-324
	(ix) Wasted Expenditure	11–325
	(x) Incidental Expenses	11-329
	(xi) Physical Injury, Inconvenience and Distress	11-330
	(e) Mitigation of Damage	11-335

	4.	Sha	red Responsibility	11-341
		(a)	Contributory Negligence	11 - 341
		(b)	Apportionment of Liability	11–346
10	Dir	DICT	The state of the s	
12.	BAR			12 001
	1.		neral	12–001 12–001
			The Function of a Barrister	12-001
			Duties to Clients	
			Duties to Third Parties	12-005
			The Standard of Skill and Care	12-007
		200	Immunity	12-009
			Abuse of Process	12-010
			Liability for Costs	12-011
			bility for Breach of Duty	12-023
			mages	12-040
	4.		ared Responsibility	12-043
		(a)	Apportionment of Liability	12-043
13.			PRACTITIONERS	12 001
	1.	~	oduction	13-001
	2.	Dut		13-002
3		(a)	Duties to Patient	13-002
15			(i) Contractual Duties	13-002
			(ii) Statutory Duties	13-004
			(iii) Duty of Care in Tort	13-005
			(iv) Fiduciary Duties	13–008
			(v) Duty of Confidence	13–009
			Duties to Third Parties	13–010
		(c)	The Standard of Skill and Care	
			(i) Need to Distinguish Between Roles	13–012
			(ii) The Advisory Role	13–014
			(iii) Diagnosis and Treatment Roles	13-021
		(d)	Consent to Treatment	13-032
			(i) Scope of Consent	13–033
			(ii) Voluntary Consent	13-034
			(iii) Informed Consent	13–035
			(iv) Capacity to Consent	13-036
		(e)	Allied Professions	13-044
		(f)	Hospitals and Health Authorities	13-045
	3.	Bre	each of Duty	13-047
		(a)	General	13-047
			Failing to Explain Treatment or Warn of Risks	13-048
			Failing to Prevent Illness	13-055
			Failing to Attend or Examine a Patient	13-057
			Wrong Diagnosis	13-058
			Error in the Course of Treatment	13-061
			Failure of Communication	13-069
	4.	Carlotte Committee	mages a more than the	13-070
			Scope of Duty	13-071

(b) Factual Causation	13-072
(c) Legal Causation	13-086
(d) Remoteness	13-092
(e) Measure of Damages	13-095
(i) Damages for Personal Injury	13-095
(ii) Aggravated Damages	13-096
(iii) Damages in Wrongful Birth and Wrongful	Concep-
tion Claims	13-097
5. Shared Responsibility	13–105
(a) Contributry Negligence	13-105
(b) Apportionment of Liability	13-106
14. Regulation of Financial Services	
1. General	14-001
(a) The Regulators	14–004
(b) The General Prohibition	14-007
(c) The Financial Promotion Restriction	14-009
(d) Authorised Persons	14-011
(e) Approved Persons, etc.	14-013
(f) Exempt Persons	14–014
(g) Appointed Representatives	14-015
(i) Status Requirements	14-016
(ii) Liability of Principal under FSMA	14-017
(h) Members of Professions	14-018
(i) European Aspects	14-020
(j) Human Rights Law	14–021
2. Application of the FSMA Regulatory Regime	14–022
(a) Regulated Activities	14–023
(b) Financial Promotion	14-026
(c) Investment	14-028
(d) Nature of the Services	14-030
(e) Status of Provider of Financial Services	14–031
(f) Status of Recipient of Financial Services	14-032
3. Duties and Liabilities under FSMA	14-033
4. Regulatory Rules and the FSA Handbook and PRA	
book	14-034
(a) General	14-034
(b) FSA Handbook	14–035
(i) Structure of FCA Handbook	14–036
(ii) Glossary	14-048
(iii) Rules	14-050
(iv) Guidance	14-050
(v) Treatment	14-051
(c) Principles for Business	
	14–053
(d) Statements of Principle and Code of Practice for Appearance (APER)	
Persons (APER) (a) Conduct of Pusiness Sourcehools (CORS)	14-054
(e) Conduct of Business Sourcebook (COBS)	14–055
(i) Arrangement	14-056
THE ANDREADON	

		a	14 050
		Conduct of Business Obligations	14-058
		Categorisation of Clients	14-059
		Communicating with Clients	14-060
		Discharge of Services	14-064
		Research and Product Information	14-068
		Cancellation	14-069
		Miscellaneous	14-070
		'Client Assets" Sourcebook (CASS)	14-071
5.		nposed Regulatory Liabilities	14-072
		lities Related to Lack of Authorisation	14–073
	(i)	Liability for Contravention of the General Prohibi-	
		tion	14–074
	(ii)	Liability for Contravention of the Financial Promo-	
		tion Restriction	14–075
		lities Imposed on Authorised Persons	14–076
		"Private Person"	14–077
		Liability for Acting Outside Permission	14–078
	(iii)	Liability for Employment of Certain Persons	14–079
	(iv)	Authorised Persons' Liability for Contravention of	
		Regulatory Rules	14–080
~	(c) Liabi	lities Imposed on EEA Firms	14–083
V	(d) Liabi	lities related to Securities Markets	14–084
	(i)	Section 90	14-084
	(ii)	Section 90A	14–086
6.	FSMA R	emedies	14–088
		edies Available to Regulators	14–088
	(i)	Grounds for Application to Court	14-090
	(ii)	Persons against whom Orders Available	14-093
	(iii)	Orders Available	14-095
	(iv)	The Regulator's Extra-judicial Power to Require	
		Restitution	14–101
	(v)	The FCA Enforcement Guide	14–102
	(b) Remo	edies Available to Private Litigants	14-103
	(i)	Recovery of Money or Property Paid under Agree-	
		ments Made by or Through Unauthorised Persons	14-104
	(ii)	Damages or Compensation	14-109
7.	The Omb	oudsman Scheme	14–110
	(a) Intro	duction	14–110
	(b) Com	pulsory and Voluntary Jurisdiction	14-114
	(i)	The Compulsory Jurisdiction	14-114
		The Voluntary Jurisdiction	14-115
		plaint Handling Procedures for Firms	14-116
		plaints Handling Procedures of the FOS	14–117
		Investigation	14-119
	(f) The		14-123
		ted Immunity	14-130
		umer Redress Schemes	14-131
8.		Services Compensation Scheme	14-132
	(a) Intro		14-132

		(b) Purpose	14-134
		(c) Structure	14-135
		(d) Qualifying Conditions for Compensation	14-136
		(i) Eligible Claimants	14-137
		(ii) Protected Claims	14-138
		(iii) Relevant Persons	14-139
		(iv) Default by Relevant Persons	14-140
		(v) Assignment of Rights	14-141
		(e) Compensation	14-142
		(i) Offers of Compensation	14-142
		(ii) Acceptance of Offers of Compensation	14-145
		(iii) Insurance	14-146
		(iv) Challenging the FSCS	14–147
5.	Fin	IANCIAL PRACTITIONERS	
	1.	General	15-001
		(a) Scope	15-001
		(b) The Financial Sector	15-004
		(c) Regulation	15-007
		(d) Raising Standards	15-010
	2.	Duties and Liabilities	15-011
		(a) Sources	15-011
		(b) Relevant Approach	15-012
		(c) The FSMA Regime	15-013
		(d) The Misrepresentation Act 1967	15-014
		(i) Relevance	15-014
		(ii) Representations as to Fact or Opinion: Suitability	15-015
		(iii) False in a Material Respect	15-017
		(iv) Comparison with Common Law	15-018
		(e) Contractual Duties	15-019
		(i) Relevant Contracts	15 019
		(ii) Regulatory Requirements as to Terms of Business	\ \
		and Customer Agreements	15-020
		(iii) Incorporation of Regulatory Duties in Contract	15-021
		(iv) Duty of Care and Skill	15-022
		(v) Agency	15-026
		(f) Tort-based Duties	15-028
		(i) Deceit or Fraudulent Misrepresentation	15-028
		(ii) Misfeasance in Public Office	15-034
		(iii) Negligence	15-035
		(g) Fiduciary Duties	15-047
	3.	Breach of Duty	15-052
		(a) General	15 - 052
		(b) Misleading Promotion	15-053
			15-053
		(ii) Financial Promotional Documents	15-054
			15-055
			15–056
		(v) Dealing and Managing	15-062

	4.	Def	ences and Relief	15–068
			General	15–068
		(b)	Limited Immunity of Regulators from Liability in Dam-	
			ages	15-069
		(c)	Restriction of Liability by Contract	15-070
	5.		nedies Including Damages	15-074
			General	15-074
			Remedies Available to Regulators	15-075
			Remedies Available to Private Litigants	15-076
		()	(i) Rescission of Contract Induced by Misrepresenta-	
			tion	15-077
			(ii) Recovery of Money Paid or Property Transferred	
			Under Agreements Made by or Through Unauthor-	
			ised Persons	15-078
			(iii) Damages or Compensation	15-079
	6	Sha	ared Responsibility	15-096
	0.		Contributory Negligence	15-096
			Contribution	15-097
	7		Process of Resolving Claims	15-098
			allel Proceedings	15-099
	0.	ra.	aner Froceedings	13-077
16	Tyrox		ver Provens	
10			NCE BROKERS	16-001
19	1.		neral	16-001
7		(a)	Duties to Client	
			(i) Contractual Duties	16-009
		4	(ii) Duties Independent of Contract	16-012
		(b)	Duties to Third Parties	16-016
			(i) Duties to Insurers	16-017
			(ii) Duties to Other Third Parties	16-025
			Sub-brokers	16–032
			The Standard of Skill and Care	16–037
	2.		bility for Breach of Duty	16–042
			Failing Adequately to Assess the Client's Needs	16–045
			Failing to Effect Insurance	16–053
		(c)	Failing to Effect Insurance on the Terms Specified by the	
			Client	16–058
		(d)	Failing to Effect Insurance which meets the Client's	
			Requirements	16-061
		(e)	Failing to Exercise Discretion Reasonably	16-077
			Failing to Act with Reasonable Speed	16-078
			Liability Arising out of Material Non-disclosure	16-079
		(h)	Liability Arising out of a Misrepresentation to the	
		()	Insurer	16-104
		(i)	Failing to Advise on the Existence or Terms of Cover	16-109
		(i)	Failing to Give Proper Advice	16–117
			Failings After the Risk has been Placed	16–121
		(I)	Failings Relating to Notifications to and Claims Against	
		(1)	the Insurer	16-127
	3	Da		16–131
	٥.	Da	mages	10 131

(a) Causation	
	16–133
(i) Loss Caused by the Claimant's Own Act or Omission	į.
SION AND THE PROPERTY OF THE P	16 124
(ii) The Claimant Would Not Have Received an Insur-	
ance Payment in any Event	16-147
(b) Assessment of Damages	16–160
(c) Mitigation of Loss	16–180
4. Shared Responsibility	
(a) Contributory Negligence	16–181
(b) Apportionment of Liability	16–181
15.021	16 - 187
17. Accountants and Auditors	
1. Introduction	
2. Duties	17-001
	17-008
(a) The Statutory Context	17–009
(i) Companies Legislation: the Company Audit	17–009
(ii) Regulatory Statutes Relating to the Financial Sec-	17-010
tol	17 000
(iii) Whistle-blowing	17–030
(b) Duties to Client	17–034
(i) Contractual Duties	17-035
(ii) Duty in Tort	17-035
(iii) Equitable O.1:	17-041
(III) Equitable Unitographone	17-042
(c) Buttes to Third Parties	17-048
(1) OVELVIEW	17–048
(II) Caparo	
(iii) I actors willen May be Relevant	17–054
(IV) Categories of Advisee	17–064
(d) The Standard of Skill and Com	17–076
(1) (ieneral	17-083
(ii) Auditing	17 089
(e) Limitation of Liability	7-091
(a) Elimitation of Liability	17-096
become believe to a Claim for Breach of Duty	7-100
(i) inegality	7–100
(II) Statutory Relief	7–106
- Literary for Dieach of Duly	7–108
(a) Huditing	
(1) Tallilling, Control and Recording	7–108
(ii) The Enterprise's Accounting and Internal Control	7–109
(iii) Evidence	7–112
(iv) Reporting	7–114
(iv) Reporting (b) Other Breaches of Duty	7–118
to other Breaches of Duty	7–123
·· Dumuges	7–126
(w) Telmoteness	7–126
(1) Causation	7–126 7–126
(II) I Olesceability	
(b) Measure of Damages	7–135
(c) Heads of Damage	-136
17	-138

			(i) Lost Investment or Advance	17–139
			(ii) Overpayment	17-140
			(iii) Moneys Wrongly Paid Out	17-141
			(iv) Defalcations by Director or Employee	17-142
			(v) Costs of Fresh Audit and Investigations	17-143
			(vi) Tax Advice and Returns	17-144
			(vii) Late Notices and Returns	17–145
			(viii) Negligent Advice	17-146
		(d)	Avoidance of Double Recovery	17–147
		(e)	Contributory Negligence and Contribution Proceedings	17–149
		(f)	Failure to Mitigate	17–153
641)_1			
18.	Ac	TUAR	RIES	
	1.	Inti	roduction	18-001
	2.	Du		18-004
		(a)	The Statutory Context	18-005
			(i) Pensions	18-005
			(ii) Life Insurance	18-010
		(b)	Duties to Client	18-013
			(i) Contractual Duties	18-013
100	N		(ii) Duty in Tort	18–013
			(iii) Fiduciary Obligations	18–017
		(c)	Duties to Third Parties	18-023
000			The Standard of Skill and Care	
		(e)	Limitation of Liability	18-030
	3.	Lia	bility for Breach of Duty	18-037
			mages	18-038
	- 35		and a loss some of the same	18–040
19.			RS' AND MANAGING AGENTS AT LLOYD'S	
	1.		neral	19-001
			Lloyd's of London	19-001
		(b)	The Regulatory Regime	19-005
		(c)	Duties to Client	19-017
			(i) Contractual Duties	19-017
			(ii) Tortious Duties	19-021
			(iii) Fiduciary Duties	19-024
			(iv) Duties Imposed by the FSMA	19-025
		(d)	Duties to Third Parties	19-026
	2.	The	Standard of Care	19-030
	3.	Liab	pility for Breach of Duty	19–032
		(a)	Members' Agent-Failure to Advise Adequately as to	17 032
			Syndicate Participation	19-034
			Managing Agent—Failure to Plan Properly	19–034
		(c)	Managing Agent—Unjustified Departure from Plan	19–042
		(d)	Managing Agent—Failure to Obtain Adequate Reinsur-	17-050
		, ,	ance	19–051
			(i) Deciding what Reinsurance Cover to Seek	-
			(ii) Choosing the Reinsurer	19–052
			(iii) Maintaining Commercial Viability	19–059
			Commercial viability	19–064

	(e)	(iv) Obtaining Valid Reinsurance Managing Agent—Negligent Underwriting of Individual	19–066
		Risks	19-068
	(f)	Managing Agent—Inadequate Supervision of Active Underwriter	19–073
	(g)	Managing Agent—Negligence in Relation to Reinsurance	19-073
		to Close	19-074
4.	Da	mages	19-076
	(a)	Remoteness	19-077
	(b)	Causation	19-078
		(i) Members' Agents—Consequences of Failure to	
		Advise Adequately as to Syndicate Participation	19-079
		(ii) Losses Caused by Negligent Underwriting	19-083
	(c)	Foreseeability	19-087
		Measure of Damages	19-088
	3 (5)	(i) Members' Agents—Consequences of Failure to	
		Advise Adequately as to Syndicate Participation	19-089
		(ii) Losses Caused by Negligent Underwriting	19–093
		() and a substituting	17 070
		ation Technology Professionals	
1.	Ge	neral	20-001
		The Nature of Software	20-003
		Can Software be Characterised as Goods	20-005
	(c)	Supply of Goods or Supply of Services	20-006
	(d)	Consumer Rights Act 2015	20-007
2.	Du	ties	20-010
	(a)	Duties to Client	20-010
		(i) Express Contractual Duties	20-010
		(ii) Bespoke Software: Warranties of Satisfactory Qual-	
		ity and Fitness for Purpose	20-011
		(iii) Modified Standard Software	20-015
		(iv) Communication of Client's Purpose	20-023
		(v) Implementation and Testing	20-028
		(vi) The Importance of Co-operation Between the Par-	
		ties	20-031
		(vii) Duties of Support	20-037
		(viii) Staff Training	20-039
		(ix) User's Operation Manual	20-040
		(x) Implied Terms of Reasonable Skill and Care	20-041
		(xi) Common Law Duty of Care	20-045
		(xii) Supply of Standard/Modified Standard Software:	20 0.5
		Consultant or Supplier?	20-046
		(xiii) Negligent Misstatements	20-049
		(xiv) Collateral Contract	20-050
		(xv) Advice on Computer Systems	20-051
		(xvi) Grant of Quiet Possession: "Time Bombs"	20-053
	(b)	Duties Other Than to Client	20-055
		(i) Common Law Liability to Third Parties	20-055
		(ii) The Consumer Protection Act 1987	20-066

3. Standard of Care and Breach (a) Standard of Care (i) Contracts for Services (ii) Contracts for Services (ii) Contracts for Sale/Supply of Goods (b) "Bugs" and "Bedding in"—Inevitable Defects and Software (c) The Time when the Obligation of Fitness for Purposes Arises (d) The Time when the Obligation Ceases (e) "State of the Art" Defence 20–081 4. Causation 20–092 5. Remedies (a) Contract (b) Repudiation: When Possible? (c) Acceptance: When Deemed? (d) Time of the Essence? (e) "Feriance Loss" and "Expectation Loss": Election Neccessary? (f) Quantum: Difficulties in Calculation (g) Tort (g) Tort (g) Exclusion and Limitation of Liability (g) Limitation 21. Patent Attorneys and Trade Mark Attorney (c) Duties to Clients (d) Duties to Third Parties (e) The Standard of Skill (f) Immunity (g) Liability for Costs (h) Privilege 2. Liability for Breach of Duty 3. Damages 4. Shared Responsibility 2. Loot (ii) Outies to Client (ii) Contractual Duties (ii) Duties to Hird Parties (c) The Standard of Care and Skill			/// //	00 070
(a) Standard of Care			(iii) "Safety-Critical" Information	20-072
(i) Contracts for Services (ii) Contracts for Sale/Supply of Goods (b) "Bugs" and "Bedding in"—Inevitable Defects and Software (c) The Time when the Obligation of Fitness for Purposes Arises (d) The Time when the Obligation Ceases (e) "State of the Art" Defence 20–081 4. Causation 20–092 5. Remedies (a) Contract (b) Repudiation: When Possible? (c) "Acceptance: When Deemed? (d) Time of the Essence? (e) "Reliance Loss" and "Expectation Loss": Election Neccessary? (f) Quantum: Difficulties in Calculation (g) Tort (h) Exclusion and Limitation of Liability (h) Mitigation 20–112 20–113 21. Patent Attorneys And Trade Mark Attorney (b) The Function of a Patent Attorney (c) Duties to Clients (d) Duties to Third Parties (e) The Standard of Skill (f) Immunity (g) Liability for Costs (h) Privilege 2. Liability for Breach of Duty 3. Damages 4. Shared Responsibility 21–017 (i) Contractual Duties (ii) Duties to Client (ii) Contractual Duties (iii) Duties to Third Parties (ii) Contractual Duties (ii) Duties to Third Parties (22–007 (ii) Duties to Client (ii) Contractual Duties (iii) Duties to Third Parties (22–007 (ii) Duties to Third Parties (22–007 (iii) Duties to Third Parties (22–007 (ii) Duties to Third Parties (22–007 (iii) Duties to Third Parties (22–007 (ii) Duties to Third Parties (22–007 (iii) Duties to Third Parties (22–007 (iii) Duties to Third Parties (22–007 (ii) Duties to Third Parties (22–007 (iii) Duties Independent of Contract (22–001 (b) Duties to Third Parties (22–001 (c) The Standard of Care and Skill		3.		
(ii) Contracts for Sale/Supply of Goods (b) "Bugs" and "Bedding in"—Inevitable Defects and Software (c) The Time when the Obligation of Fitness for Purposes Arises (d) The Time when the Obligation Ceases (e) "State of the Art" Defence 20–084 (Causation 20–092 4. Causation 20–095 (a) Contract (b) Repudiation: When Possible? (c) Acceptance: When Deemed? (d) Time of the Essence? (e) "Reliance Loss" and "Expectation Loss": Election Neccessary? (f) Quantum: Difficulties in Calculation (g) Tort (h) Exclusion and Limitation of Liability (g) Tort (h) Exclusion and Limitation of Liability (h) The Function of a Patent Attorney (a) The Function of a Patent Attorney (b) The Function of a Trade Mark Attorney (c) Duties to Clients (d) Duties to Third Parties (e) The Standard of Skill (e) The Standard of Skill (f) Immunity (g) Liability for Costs (h) Privilege (h) Privilege (2) Liability for Breach of Duty (i) Damages (ii) Duties independent of Contract (ii) Contractual Duties (ii) Duties to Third Parties (c) The Standard of Care and Skill			(a) Standard of Care	
(b) "Bugs" and "Bedding in"—Inevitable Defects and Software (c) The Time when the Obligation of Fitness for Purposes Arises (d) The Time when the Obligation Ceases (e) "State of the Art" Defence 20–089 (e) "State of the Art" Defence 20–091 4. Causation 20–092 5. Remedies 20–095 (a) Contract 20–096 (b) Repudiation: When Possible? 20–097 (c) Acceptance: When Deemed? 20–098 (d) Time of the Essence? 20–099 (e) "Reliance Loss" and "Expectation Loss": Election Neccessary? (f) Quantum: Difficulties in Calculation (g) Tort (g) Tort (g) Exclusion and Limitation of Liability 20–112 7. Mitigation 20–128 8. Contributory Negligence 20–128 9. Limitation 21. PATENT ATTORNEYS AND TRADE MARK ATTORNEYS 21. General (a) The Function of a Patent Attorney (b) The Function of a Trade Mark Attorney (c) Duties to Clients (d) Duties to Third Parties 21–001 (f) Immunity (g) Liability for Costs (h) Privilege 21–015 (h) Privilege 21–016 2. Liability for Breach of Duty 3. Damages 4. Shared Responsibility 21–027 22. ART PROFESSIONALS 1. General (a) Duties to Client (ii) Contractual Duties (iii) Duties to Third Parties (c) The Standard of Care and Skill 22–011 (b) Duties to Third Parties (c) The Standard of Care and Skill 22–011 (c) The Standard of Care and Skill 22–011 (d) Duties to Third Parties (e) The Standard of Care and Skill 22–016 (c) The Standard of Care and Skill 22–016 (e) The Standard of Care and Skill 22–016 (e) The Standard of Care and Skill 22–016 (e) The Standard of Care and Skill 22–016			(i) Contracts for Services	20-073
(b) "Bugs" and "Bedding in"—Inevitable Defects and Software (c) The Time when the Obligation of Fitness for Purposes Arises (d) The Time when the Obligation Ceases (e) "State of the Art" Defence 20–081 4. Causation 20–092 5. Remedies 20–095 (a) Contract 20–096 (b) Repudiation: When Possible? 20–097 (c) Acceptance: When Deemed? 20–098 (d) Time of the Essence? 20–099 (e) "Reitance Loss" and "Expectation Loss": Election Neccessary? (f) Quantum: Difficulties in Calculation 20–112 20–112 20–113 21. Patent Attorneys and Trade Mark Attorney 21–002 (b) The Function of a Patent Attorney 21–003 (d) Duties to Clients (e) The Standard of Skill 21–011 (f) Immunity (g) Liability for Costs (h) Privilege 21–015 (i) Contractual Duties (ii) Duties to Client (ii) Duties to Client (ii) Duties to Third Parties 21–022 22. Arr Professionals 1. General (a) Duties to Client (ii) Contractual Duties (iii) Duties to Third Parties (c) The Standard of Care and Skill 22–011 (b) Duties to Third Parties 22–007 (ii) Contractual Duties (iii) Duties to Third Parties (c) The Standard of Care and Skill 22–015 (c) The Standard of Care and Skill 22–016 (c) The Standard of Care and Skill 22–011 (d) Duties to Third Parties (e) The Standard of Care and Skill 22–015 (c) The Standard of Care and Skill 22–016 (c) The Standard of Care and Skill 22–016 (c) The Standard of Care and Skill 22–016			(ii) Contracts for Sale/Supply of Goods	20-076
Ware				
(c) The Time when the Obligation of Fitness for Purposes Arises (d) The Time when the Obligation Ceases (e) "State of the Art" Defence 20–089 4. Causation 20–092 5. Remedies 20–095 (a) Contract 20–096 (b) Repudiation: When Possible? (c) Acceptance: When Deemed? (d) Time of the Essence? (e) "Reitance Loss" and "Expectation Loss": Election Neccessary? (f) Quantum: Difficulties in Calculation (g) Tort (g) Limitation (g) Tort (g) Limitation (g) Tort (h) Exclusion and Limitation of Liability (g) Limitation (h) The Function of a Patent Attorney (h) The Function of a Patent Attorney (c) Duties to Clients (d) Duties to Clients (e) The Standard of Skill (g) Liability for Breach of Duty (g) Liability for Breach of Duty (h) Damages (h) Privilege (h) Contractual Duties (ii) Duties to Client (iii) Duties to Third Parties (c) The Standard of Care and Skill				20-081
Arises (d) The Time when the Obligation Ceases (e) "State of the Art" Defence 20–089 4. Causation 20–092 5. Remedies (a) Contract 20–095 (a) Contract 20–096 (b) Repudiation: When Possible? (c) Acceptance: When Deemed? 20–097 (d) Time of the Essence? (e) "Rei ance Loss" and "Expectation Loss": Election Neccessary? (f) Quantum: Difficulties in Calculation 20–108 (g) Tort 20–112 7. Mitigation 20–128 8. Contributory Negligence 9. Limitation 21. PATENT ATTORNEYS AND TRADE MARK ATTORNEYS 21. General (a) The Function of a Patent Attorney (b) The Function of a Trade Mark Attorney (c) Duties to Clients (d) Duties to Third Parties (e) The Standard of Skill 21–012 (f) Immunity (g) Liability for Costs (h) Privilege 2. Liability for Breach of Duty 3. Damages 4. Shared Responsibility 21–027 (i) Contractual Duties (ii) Duties to Chient (iii) Contractual Duties (iii) Duties to Third Parties (c) The Standard of Care and Skill (c) The Standard of Care and Skill (c) The Standard of Care and Skill (d) Duties to Third Parties (e) The Standard of Care and Skill (f) Duties to Client (ii) Contractual Duties (iii) Duties to Third Parties (c) The Standard of Care and Skill				
(d) The Time when the Obligation Ceases				20_086
(e) "State of the Art" Defence 20–091 4. Causation 20–092 5. Remedies 20–095 (a) Contract 20–096 (b) Repudiation: When Possible? 20–097 (c) Acceptance: When Deemed? 20–098 (d) Time of the Essence? 20–099 (e) "Reliance Loss" and "Expectation Loss": Election Neccessary? (f) Quantum: Difficulties in Calculation 20–108 (g) Tort 20–112 7. Mitigation 20–126 8. Contributory Negligence 20–128 9. Limitation 20–133 21. Patent Attorneys and Trade Mark Attorney 21–002 (b) The Function of a Patent Attorney 21–002 (c) Duties to Clients 21–001 (d) Duties to Third Parties 21–011 (e) The Standard of Skill 21–012 (f) Immunity 21–014 (g) Liability for Costs 21–015 (h) Privilege 21–016 2. Liability for Breach of Duty 3. Damages 21–022 4. Shared Responsibility 21–017 3. Damages 21–022 22. Arr Professionals 1. General (22–007 (ii) Duties to Third Parties 22–007 (ii) Duties to Third Parties 22–001 (b) Duties to Third Parties 22–001 (c) The Standard of Care and Skill 22–016				
4. Causation 20–092 5. Remedies 20–095 (a) Contract 20–096 (b) Repudiation: When Possible? 20–097 (c) Acceptance: When Deemed? 20–098 (d) Time of the Essence? 20–099 (e) "Reitance Loss" and "Expectation Loss": Election Neccessary? 20–105 (f) Quantum: Difficulties in Calculation 20–108 (2) Tort 20–112 (2) Exclusion and Limitation of Liability 20–114 (3) The function of Liability 20–114 (a) The Function of a Patent Attorney 20–133 21. Patent Attorneys and Trade Mark Attorney 21–006 (b) The Function of a Trade Mark Attorney 21–006 (c) Duties to Clients 21–009 (d) Duties to Third Parties 21–011 (e) The Standard of Skill 21–012 (f) Immunity 21–014 (g) Liability for Costs (h) Privilege 21–015 (h) Privilege 21–016 2. Liability for Breach of Duty 21–017 3. Damages 21–022 4. Shared Responsibility 22–007 (ii) Outies Independent of Contract 22–007 (iii) Duties Independent of Contract 22–007 (iii) Duties Independent of Contract 22–001 (b) Duties to Third Parties 22–007 (iii) Duties Independent of Contract 22–011 (b) Duties to Third Parties 22–013 (c) The Standard of Care and Skill 22–016				
5. Remedies 20–095 (a) Contract 20–096 (b) Repudiation: When Possible? 20–097 (c) Acceptance: When Deemed? 20–099 (d) Time of the Essence? 20–099 (e) "Reliance Loss" and "Expectation Loss": Election Neccessary? 20–105 (f) Quantum: Difficulties in Calculation 20–108 (g) Tort 20–112 (e) Exclusion and Limitation of Liability 20–114 7. Mitigation 20–128 8. Contributory Negligence 20–128 9. Limitation 20–133 21. Patent Attorneys and Trade Mark Attorneys 1. General 21–001 (a) The Function of a Patent Attorney 21–002 (b) The Function of a Trade Mark Attorney 21–006 (c) Duties to Clients 21–009 (d) Duties to Third Parties 21–011 (e) The Standard of Skill 21–012 (f) Immunity 21–014 (g) Liability for Costs (h) Privilege 21–016 2. Liability for Breach of Duty 21–017 3. Damages 21–022 4. Shared Responsibility 21–027 22. ART PROFESSIONALS 1. General 22–007 (ii) Duties Independent of Contract 22–007 (iii) Duties Independent of Contract 22–0011 (b) Duties to Third Parties 22–013 (c) The Standard of Care and Skill 22–016				
(a) Contract (b) Repudiation: When Possible? (c) Acceptance: When Deemed? (d) Time of the Essence? (e) "Reitance Loss" and "Expectation Loss": Election Neccessary? (f) Quantum: Difficulties in Calculation (g) Tort (h) Third tries and Trade Mark Attorney (g) Limitation (g) Limitation (g) Limitation (g) Limitation (g) Limitation (h) Trade Mark Attorney (g) Limitation (h) The Function of a Patent Attorney (g) Duties to Clients (g) Duties to Third Parties (h) The Standard of Skill (g) Liability for Costs (h) Privilege (g) Liability for Breach of Duty (h) Duties to Client (g) Contractual Duties (ii) Duties Independent of Contract (iii) Duties Independent of Contract (iv) Contractual Duties (iv) The Standard of Care and Skill (c) The Standard of Care and Skill (22–016				
(b) Repudiation: When Possible? (c) Acceptance: When Deemed? (d) Time of the Essence? (e) "Reliance Loss" and "Expectation Loss": Election Neccessary? (f) Quantum: Difficulties in Calculation (g) Tort (g) Tort (h) Mitigation (g) Limitation (h) Trade Mark Attorney (h) The Function of a Patent Attorney (h) The Function of a Trade Mark Attorney (c) Duties to Clients (d) Duties to Third Parties (e) The Standard of Skill (g) Liability for Breach of Duty (h) Privilege (h) Shared Responsibility (h) Privilege		5.		
(c) Acceptance: When Deemed? (d) Time of the Essence? (e) "Retiance Loss" and "Expectation Loss": Election Neccessary? (f) Quantum: Difficulties in Calculation (g) Tort (g) Tort (g) Tort (g) Exclusion and Limitation of Liability (g) Limitation (h) Mitigation (h) Contributory Negligence (h) Limitation (h) The Function of a Patent Attorney (h) The Function of a Patent Attorney (h) The Function of a Trade Mark Attorney (h) The Function of a Trade Mark Attorney (h) The Function of a Trade Mark Attorney (c) Duties to Clients (d) Duties to Third Parties (e) The Standard of Skill (f) Immunity (g) Liability for Costs (h) Privilege (2. Liability for Breach of Duty (3. Damages (4. Shared Responsibility (6. Contractual Duties (ii) Contractual Duties (iii) Duties Independent of Contract (iv) The Standard of Care and Skill (c) The Standard of Care and Skill (20–016 (20–018 (20–016 (20–108 (20–108 (20–108 (20–118 (20				
(d) Time of the Essence? (e) "Reliance Loss" and "Expectation Loss": Election Neccessary? (f) Quantum: Difficulties in Calculation 20–108 (g) Tort 20–112 (Exclusion and Limitation of Liability 20–114 (7. Mitigation 20–126 (8. Contributory Negligence 20–128 (9. Limitation 20–133 21. PATENT ATTORNEYS AND TRADE MARK ATTORNEYS 1. General 21–002 (a) The Function of a Patent Attorney 21–006 (b) The Function of a Trade Mark Attorney 21–006 (c) Duties to Clients 21–009 (d) Duties to Third Parties 21–011 (e) The Standard of Skill 21–012 (f) Immunity 21–014 (g) Liability for Costs 21–015 (h) Privilege 21–016 2. Liability for Breach of Duty 21–017 3. Damages 21–022 4. Shared Responsibility 21–027 22. ART PROFESSIONALS 1. General 22–007 (ii) Duties Independent of Contract 22–007 (iii) Duties Independent of Contract 22–011 (b) Duties to Third Parties 22–013 (c) The Standard of Care and Skill 22–016				
(e) "Rei ance Loss" and "Expectation Loss": Election Necessary? (f) Quantum: Difficulties in Calculation 20–108 (g) Tort 20–112 6. Exclusion and Limitation of Liability 20–114 7. Mitigation 20–126 8. Contributory Negligence 9. Limitation 20–133 21. PATENT ATTORNEYS AND TRADE MARK ATTORNEYS 1. General (a) The Function of a Patent Attorney (b) The Function of a Trade Mark Attorney (c) Duties to Clients (d) Duties to Third Parties (e) The Standard of Skill (f) Immunity (g) Liability for Costs (h) Privilege 2. Liability for Breach of Duty 3. Damages 4. Shared Responsibility 22–007 (i) Contractual Duties (ii) Duties Independent of Contract (c) The Standard of Care and Skill (22–015 (b) Duties to Third Parties (c) The Standard of Care and Skill (22–016			(c) Acceptance: When Deemed?	20–098
(f) Quantum: Difficulties in Calculation 20–108 (g) Tort 20–112 (e) Exclusion and Limitation of Liability 20–114 (f) Mitigation 20–126 (g) Limitation 20–126 (g) Limitation 20–126 (g) Limitation 20–133 21. PATENT ATTORNEYS AND TRADE MARK ATTORNEYS 1. General 21–001 (a) The Function of a Patent Attorney 21–002 (b) The Function of a Trade Mark Attorney 21–006 (c) Duties to Clients 21–009 (d) Duties to Third Parties 21–011 (e) The Standard of Skill 21–012 (f) Immunity 21–014 (g) Liability for Costs 21–015 (h) Privilege 21–016 (2. Liability for Breach of Duty 21–017 (3. Damages 21–022 (4. Shared Responsibility 21–027 22. ART PROFESSIONALS 1. General 22–007 (i) Contractual Duties 22–007 (ii) Duties Independent of Contract 22–011 (b) Duties to Third Parties 22–011 (c) The Standard of Care and Skill 22–016			(d) Time of the Essence?	20-099
(f) Quantum: Difficulties in Calculation 20–108 (g) Tort 20–112 (e) Exclusion and Limitation of Liability 20–114 (f) Mitigation 20–126 (g) Limitation 20–126 (g) Limitation 20–126 (g) Limitation 20–133 21. PATENT ATTORNEYS AND TRADE MARK ATTORNEYS 1. General 21–001 (a) The Function of a Patent Attorney 21–002 (b) The Function of a Trade Mark Attorney 21–006 (c) Duties to Clients 21–009 (d) Duties to Third Parties 21–011 (e) The Standard of Skill 21–012 (f) Immunity 21–014 (g) Liability for Costs 21–015 (h) Privilege 21–016 (2. Liability for Breach of Duty 21–017 (3. Damages 21–022 (4. Shared Responsibility 21–027 22. ART PROFESSIONALS 1. General 22–007 (i) Contractual Duties 22–007 (ii) Duties Independent of Contract 22–011 (b) Duties to Third Parties 22–011 (c) The Standard of Care and Skill 22–016			(e) "Reliance Loss" and "Expectation Loss": Election Nec-	
(f) Quantum: Difficulties in Calculation 20–108 (g) Tort 20–112 (c) Exclusion and Limitation of Liability 20–114 (7) Mitigation 20–126 (8) Contributory Negligence 20–128 (9) Limitation 20–133 21. PATENT ATTORNEYS AND TRADE MARK ATTORNEYS 1. General 21–001 (a) The Function of a Patent Attorney 21–002 (b) The Function of a Trade Mark Attorney 21–006 (c) Duties to Clients 21–011 (e) The Standard of Skill 21–012 (f) Immunity 21–014 (g) Liability for Costs 21–015 (h) Privilege 21–016 2. Liability for Breach of Duty 21–017 3. Damages 21–022 4. Shared Responsibility 21–027 22. ART PROFESSIONALS 1. General 22–007 (i) Contractual Duties 22–007 (ii) Duties Independent of Contract 22–007 (ii) Duties Independent of Contract 22–011 (b) Duties to Third Parties 22–013 (c) The Standard of Care and Skill 22–016				20-105
### Tort				
6. Exclusion and Limitation of Liability 7. Mitigation 8. Contributory Negligence 9. Limitation 20–128 9. Limitation 21. Patent Attorneys and Trade Mark Attorneys 1. General 21–001 (a) The Function of a Patent Attorney (b) The Function of a Trade Mark Attorney (c) Duties to Clients (d) Duties to Third Parties (e) The Standard of Skill (f) Immunity (g) Liability for Costs (h) Privilege 21–015 (h) Privilege 21–016 2. Liability for Breach of Duty 3. Damages 4. Shared Responsibility 22–017 22. Art Professionals 1. General (a) Duties to Client (i) Contractual Duties (ii) Duties Independent of Contract (b) Duties to Third Parties (c) The Standard of Care and Skill 22–016		A		
7. Mitigation 20–126 8. Contributory Negligence 20–128 9. Limitation 20–133 21. PATENT ATTORNEYS AND TRADE MARK ATTORNEYS 1. General 21–002 (b) The Function of a Patent Attorney 21–002 (c) Duties to Clients 21–009 (d) Duties to Third Parties 21–011 (e) The Standard of Skill 21–012 (f) Immunity 21–014 (g) Liability for Costs 21–015 (h) Privilege 21–016 2. Liability for Breach of Duty 21–017 3. Damages 21–022 4. Shared Responsibility 21–027 22. ART PROFESSIONALS 1. General 22–007 (i) Contractual Duties 22–007 (ii) Duties to Third Parties 22–011 (b) Duties to Third Parties 22–011 (c) The Standard of Care and Skill 22–016				
8. Contributory Negligence 9. Limitation 20–133 21. Patent Attorneys and Trade Mark Attorneys 1. General (a) The Function of a Patent Attorney (b) The Function of a Trade Mark Attorney (c) Duties to Clients (d) Duties to Third Parties (e) The Standard of Skill (f) Immunity (g) Liability for Costs (h) Privilege 2. Liability for Breach of Duty 3. Damages 4. Shared Responsibility 21–027 22. Art Professionals 1. General (a) Duties to Client (i) Contractual Duties (ii) Duties Independent of Contract (b) Duties to Third Parties (c) The Standard of Care and Skill 20–138 21–001 21–001 21–002 22–007 (ii) Duties Independent of Contract 22–001 (c) The Standard of Care and Skill 20–138				
9. Limitation 20–133 21. PATENT ATTORNEYS AND TRADE MARK ATTORNEYS 1. General 21–001 (a) The Function of a Patent Attorney 21–002 (b) The Function of a Trade Mark Attorney 21–006 (c) Duties to Clients 21–009 (d) Duties to Third Parties 21–011 (e) The Standard of Skill 21–012 (f) Immunity 21–014 (g) Liability for Costs 21–015 (h) Privilege 21–016 2. Liability for Breach of Duty 21–017 3. Damages 21–022 4. Shared Responsibility 21–027 22. ART PROFESSIONALS 1. General 22–007 (i) Contractual Duties 22–007 (ii) Duties Independent of Contract 22–011 (b) Duties to Third Parties 22–013 (c) The Standard of Care and Skill 22–016	12			
21. Patent Attorneys and Trade Mark Attorney 21–001 (a) The Function of a Patent Attorney 21–002 (b) The Function of a Trade Mark Attorney 21–006 (c) Duties to Clients 21–009 (d) Duties to Third Parties 21–011 (e) The Standard of Skill 21–012 (f) Immunity 21–014 (g) Liability for Costs 21–015 (h) Privilege 21–016 2. Liability for Breach of Duty 21–017 3. Damages 21–022 4. Shared Responsibility 21–027 22. Art Professionals 22–007 (i) Contractual Duties 22–007 (ii) Duties Independent of Contract 22–011 (b) Duties to Third Parties 22–013 (c) The Standard of Care and Skill 22–016	1			
1. General (a) The Function of a Patent Attorney (b) The Function of a Trade Mark Attorney (c) Duties to Clients (d) Duties to Third Parties (e) The Standard of Skill (f) Immunity (g) Liability for Costs (h) Privilege 2. Liability for Breach of Duty 3. Damages 4. Shared Responsibility 21–017 22. ART PROFESSIONALS 1. General (a) Duties to Client (i) Contractual Duties (ii) Duties Independent of Contract (b) Duties to Third Parties (c) The Standard of Care and Skill 21–002 21–001 22–003 22–013 22–016	31.1	9.	Limitation	20-133
1. General (a) The Function of a Patent Attorney (b) The Function of a Trade Mark Attorney (c) Duties to Clients (d) Duties to Third Parties (e) The Standard of Skill (f) Immunity (g) Liability for Costs (h) Privilege 2. Liability for Breach of Duty 3. Damages 4. Shared Responsibility 21–017 22. ART PROFESSIONALS 1. General (a) Duties to Client (i) Contractual Duties (ii) Duties Independent of Contract (b) Duties to Third Parties (c) The Standard of Care and Skill 21–002 21–001 22–003 22–013 22–016				
(a) The Function of a Patent Attorney 21–002 (b) The Function of a Trade Mark Attorney 21–006 (c) Duties to Clients 21–009 (d) Duties to Third Parties 21–011 (e) The Standard of Skill 21–012 (f) Immunity 21–014 (g) Liability for Costs 21–015 (h) Privilege 21–016 2. Liability for Breach of Duty 21–017 3. Damages 21–022 4. Shared Responsibility 21–027 22. ART PROFESSIONALS 22–007 (i) Contractual Duties 22–007 (ii) Duties to Client 22–007 (ii) Duties Independent of Contract 22–011 (b) Duties to Third Parties 22–013 (c) The Standard of Care and Skill 22–016	21.	PAT	ent Attorneys and Trade Mark Attorneys	
(a) The Function of a Patent Attorney 21–002 (b) The Function of a Trade Mark Attorney 21–006 (c) Duties to Clients 21–009 (d) Duties to Third Parties 21–011 (e) The Standard of Skill 21–012 (f) Immunity 21–014 (g) Liability for Costs 21–015 (h) Privilege 21–016 2. Liability for Breach of Duty 21–017 3. Damages 21–022 4. Shared Responsibility 21–027 22. ART PROFESSIONALS 22–007 (i) Contractual Duties 22–007 (ii) Duties to Client 22–007 (ii) Duties Independent of Contract 22–011 (b) Duties to Third Parties 22–013 (c) The Standard of Care and Skill 22–016		1.	General	21-001
(b) The Function of a Trade Mark Attorney (c) Duties to Clients (d) Duties to Third Parties (e) The Standard of Skill (f) Immunity (g) Liability for Costs (h) Privilege 2. Liability for Breach of Duty 3. Damages 4. Shared Responsibility 21–017 22. ART PROFESSIONALS 1. General (a) Duties to Client (i) Contractual Duties (ii) Duties Independent of Contract (b) Duties to Third Parties (c) The Standard of Care and Skill 21–009 21–012 21–015 21–015 21–016 21–017 21–017 22–007 22–007 22–007 22–007 22–007 22–007 22–007 22–007 22–007 22–007 22–011 22–011				
(c) Duties to Clients 21–009 (d) Duties to Third Parties 21–011 (e) The Standard of Skill 21–012 (f) Immunity 21–014 (g) Liability for Costs 21–015 (h) Privilege 21–016 2. Liability for Breach of Duty 21–017 3. Damages 21–022 4. Shared Responsibility 21–027 22. ART PROFESSIONALS 1. General 22–007 (i) Contractual Duties 22–007 (ii) Duties Independent of Contract 22–011 (b) Duties to Third Parties 22–013 (c) The Standard of Care and Skill 22–016				
(d) Duties to Third Parties 21–011 (e) The Standard of Skill 21–012 (f) Immunity 21–014 (g) Liability for Costs 21–015 (h) Privilege 21–016 2. Liability for Breach of Duty 21–017 3. Damages 21–022 4. Shared Responsibility 21–027 22. ART PROFESSIONALS 22–007 (a) Duties to Client 22–007 (i) Contractual Duties 22–007 (ii) Duties Independent of Contract 22–011 (b) Duties to Third Parties 22–013 (c) The Standard of Care and Skill 22–016				
(e) The Standard of Skill 21–012 (f) Immunity 21–014 (g) Liability for Costs 21–015 (h) Privilege 21–016 2. Liability for Breach of Duty 21–017 3. Damages 21–022 4. Shared Responsibility 21–027 22. ART PROFESSIONALS 22–007 (a) Duties to Client 22–007 (i) Contractual Duties 22–007 (ii) Duties Independent of Contract 22–011 (b) Duties to Third Parties 22–013 (c) The Standard of Care and Skill 22–016				
(f) Immunity 21–014 (g) Liability for Costs 21–015 (h) Privilege 21–016 2. Liability for Breach of Duty 21–017 3. Damages 21–022 4. Shared Responsibility 21–027 22. ART PROFESSIONALS 1. General 22–001 (a) Duties to Client 22–007 (i) Contractual Duties 22–007 (ii) Duties Independent of Contract 22–011 (b) Duties to Third Parties 22–013 (c) The Standard of Care and Skill 22–016				
(g) Liability for Costs (h) Privilege 21–016 2. Liability for Breach of Duty 21–017 3. Damages 21–022 4. Shared Responsibility 21–027 22. ART PROFESSIONALS 1. General 22–001 (a) Duties to Client 22–007 (i) Contractual Duties 22–007 (ii) Duties Independent of Contract 22–011 (b) Duties to Third Parties 22–013 (c) The Standard of Care and Skill 22–016				
(h) Privilege 21–016 2. Liability for Breach of Duty 21–017 3. Damages 21–022 4. Shared Responsibility 21–027 22. ART PROFESSIONALS 1. General 22–001 (a) Duties to Client 22–007 (i) Contractual Duties 22–007 (ii) Duties Independent of Contract 22–011 (b) Duties to Third Parties 22–013 (c) The Standard of Care and Skill 22–016				
2. Liability for Breach of Duty 3. Damages 4. Shared Responsibility 21–022 22. ART PROFESSIONALS 1. General (a) Duties to Client (i) Contractual Duties (ii) Duties Independent of Contract (b) Duties to Third Parties (c) The Standard of Care and Skill 21–017 22–017 22–017 22–018				
3. Damages 21–022 4. Shared Responsibility 21–027 22. Art Professionals 1. General 22–001 (a) Duties to Client 22–007 (i) Contractual Duties 22–007 (ii) Duties Independent of Contract (b) Duties to Third Parties (c) The Standard of Care and Skill 21–022 21–022 21–022 21–022 22–011 22–011 22–013 22–013				
4. Shared Responsibility 21–027 22. ART PROFESSIONALS 1. General 22–001 (a) Duties to Client 22–007 (i) Contractual Duties 22–007 (ii) Duties Independent of Contract 22–011 (b) Duties to Third Parties 22–013 (c) The Standard of Care and Skill 22–016		2.	Liability for Breach of Duty	21–017
4. Shared Responsibility 21–027 22. ART PROFESSIONALS 1. General 22–001 (a) Duties to Client 22–007 (i) Contractual Duties 22–007 (ii) Duties Independent of Contract 22–011 (b) Duties to Third Parties 22–013 (c) The Standard of Care and Skill 22–016		3.	Damages	21-022
22. ART PROFESSIONALS 1. General 22–001 (a) Duties to Client 22–007 (i) Contractual Duties 22–007 (ii) Duties Independent of Contract 22–011 (b) Duties to Third Parties 22–013 (c) The Standard of Care and Skill 22–016				21 - 027
1. General 22–001 (a) Duties to Client 22–007 (i) Contractual Duties 22–007 (ii) Duties Independent of Contract 22–011 (b) Duties to Third Parties 22–013 (c) The Standard of Care and Skill 22–016				
1. General 22–001 (a) Duties to Client 22–007 (i) Contractual Duties 22–007 (ii) Duties Independent of Contract 22–011 (b) Duties to Third Parties 22–013 (c) The Standard of Care and Skill 22–016	22	Δрт	PROFESSIONALS	
(a) Duties to Client22-007(i) Contractual Duties22-007(ii) Duties Independent of Contract22-011(b) Duties to Third Parties22-013(c) The Standard of Care and Skill22-016	22.			22 001
(i) Contractual Duties 22–007 (ii) Duties Independent of Contract 22–011 (b) Duties to Third Parties 22–013 (c) The Standard of Care and Skill 22–016		1.		
(ii) Duties Independent of Contract 22–011 (b) Duties to Third Parties 22–013 (c) The Standard of Care and Skill 22–016				
(b) Duties to Third Parties 22–013 (c) The Standard of Care and Skill 22–016				
(c) The Standard of Care and Skill 22–016				
(c) The Standard of Care and Skill 22–016				
				22-016
			(i) Reasonable Standard	22-016

		(ii) The Standard of Care and Skill Applicable to the	
		Specialist	22-023
	2.	Liability for Breach of Duty	22-026
		(a) Failing to Recognise a "Sleeper"	22-026
		(b) Wrongly Describing an Article in Auction Particulars	22-028
		(c) Negligently Valuing an Article Intended for Sale	22-031
		(d) Failing to Obtain Payment of the Price	22-032
	3.	Damages	22-033
		(a) Causation	22-033
		(b) Measure of Damages	22-034
		(i) Negligent Appraisal of a Work of Art for a Vendor	22-036
		(ii) Negligent Auction Description of Auction Property	22-037
T 1			
Inde.	x		1467