



## Kate Gardiner

Call 2022

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Kate is developing a broad practice across all of Chambers' main areas, with a particular focus on commercial litigation, group actions, product liability, insurance, and financial services.

Kate read Geography at Hertford College, Oxford, where she ranked second in examinations. Before joining Chambers, Kate completed pupillage at a leading commercial set, where she gained experience in commercial litigation, professional negligence, construction, and insurance. She also worked on public law cases including advising government departments. Prior to her legal studies, Kate undertook an internship at UNHCR, the UN Refugee Agency.

Kate welcomes instructions in all practice areas within Chambers, both as sole and junior counsel.

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## Commercial

Kate has considerable experience of major commercial litigation. She has a particular interest in energy, commodities, and construction, and has also worked on disputes relating to sports, manufacturing, technology, and finance. During pupillage she worked on one of The Lawyer's Top 20 Cases for 2024.

## Group Actions

During pupillage, Kate gained experience in various group actions, including a large-scale environmental

nuisance claim, the second wave of the NOx emissions cases, and a financial mis-selling group action. She has also worked on a group action claim under s90A of FSMA.

## Public and Environmental Law

During pupillage, Kate worked on a range of public law cases, including advising government departments. She has worked on matters before the Investigatory Powers Tribunal as well as on an inquest into the death of a British citizen overseas. She has also has experience of judicial review.

Kate has a particular interest in environmental law, having studied Geography at university. During pupillage she worked on a large-scale environmental nuisance claim, and the second wave of the NOx emissions cases. Most recently she is assisting with a planning permission appeal to the Court of Appeal.

## Insurance

Kate has significant experience of insurance disputes. During pupillage she advised in coverage disputes in varied contexts, including business interruption, construction, and property. She also has experience of advising as to whether a contract constitutes insurance for the purposes of the FCA's regulated activities, as well as in matters of insurers' brokers' negligence.

## Insolvency and Bankruptcy

Kate is developing a practice in banking and insolvency, most recently acting to resist a bankruptcy order in the amount of £1.2 million. During pupillage, she gained experience in claims under the Insolvency Act 1986, directors' duties, and derivative claims.

## Finance and Property

Kate has experience of consumer finance disputes of all kinds, including PPI and motor finance.

Kate also regularly appears in property disputes. Her expertise spans various aspects of landlord and tenant disputes, including disrepair claims, obtaining gas and electrical injunctions, and possession hearings.

## Professional Negligence and Professional Discipline

Kate has considerable experience in professional negligence disputes, including cases of architects', builders',

solicitors', financial advisors', and conveyancers' negligence. Kate is keen to gain further experience in matters of professional discipline.

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## Memberships

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## Education

### Education

- BVS, City University – Distinction
- GDL, City University – Distinction
- BA (Hons) Geography, University of Oxford (Hertford College) – First Class (2<sup>nd</sup> in year)

### Scholarships and Prizes

- 1<sup>st</sup> Place – Littleton Chambers Sports Law Essay Prize 2023
- Lord Denning Scholarship, Lincoln's Inn
- Lord Brougham Scholarship, Lincoln's Inn
- Gibbs Prize (*proxime accessit*) for Geography, University of Oxford
- Highly commended in the Royal Geographical Society DARG Dissertation Prize (top three dissertations in country)
- Hertford College Final Honour School Prize
- Hertford College Academic Scholarship