

Charlotte Payne

Call: 2019

'Impressive drafting skills, excellent technical mastery of details of case and excellent knowledge of shipping industry, and exceedingly dedicated and incredibly responsive.'

Shipping, Legal 500 2026



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Charlotte Payne specialises in all areas of commercial law, particularly shipping and commodities, insurance (including marine insurance) and reinsurance, professional negligence, superyacht and general commercial disputes. Charlotte works on high-quality matters, both led and unled, in court proceedings and in arbitration.

Charlotte was nominated for Junior of the Year in The Legal 500 UK Bar 2025 Awards for Shipping, Commodities and Aviation and has been ranked as a 'Rising Star' in shipping by The Legal 500.

Recent work includes:

- Acting (led by David Bailey KC) in a high-value ship building dispute (warranty dispute and damages claim) in arbitration concerning a c.€63 million build project for a 77-metre super yacht.
- Acting (led by Jessica Sutherland) in a high-value ship building dispute (warranty dispute and damages claim) in an LMAA arbitration concerning a c.€45 million build project for a 61-metre super yacht.
- *Delos Shipholding SA & Ors v Allianz Global Corporate and Speciality SE & Ors* [2024] EWHC 719 (Comm) (the 'Win Win') (led by Peter MacDonald Eggers KC and Sandra Healey): Acting for international shipowners in a dispute concerning an insurance claim worth c.US\$40 million for the constructive total loss of the 'Win Win'.
- Advising (led by James Brocklebank KC), a large accountancy firm in a professional negligence dispute.
- Acting (led by Stephen Hofmeyr KC) for international shipowners in an arbitral dispute following the termination of 17 time charterparties.
- *Atlantic Bulk Carriers Management Ltd v Arrowresources AG* (CL-2024-000482) (led by Jessica Sutherland): Representing international ship owners in a £6 million High Court dispute concerning a claim under a guarantee.
- *Libyan Navigator Co Ltd and General National Maritime Transport Company v Libya Insurance Co* ('The Badr') (led by Peter MacDonald Eggers KC, Sarah Martin and Stephen Du): Acting for ship owners in a marine insurance claim valued in excess of US\$40 million arising from the arrest and subsequent detention of 'The Badr' in Bourgas, Bulgaria. A settlement was reached in May 2021, shortly before the originally scheduled trial.
- *YS GM Marfin II LLC and ors v Muhammad Ali Lakhani and ors* [2020] EWHC 2629 (Comm) (led by Richard Waller KC and Adam Turner): Acting for international private equity funds in a US\$80 million ship financing fraud claim.

- Acting for Virgin Media in five separate disputes following damage (in each case) to Virgin's network and apparatus.
- Advising potential claimants on the insurance aspects (worth c.£5 million) of a wider class action nuisance suit which concerns multiple policies across 5 policy years.

Charlotte is a former international rower, who prior to coming to the Bar gained unique commercial experience as a consultant in the mining industry, where she advised clients of various sizes (from FTSE 100 to AIM listed companies) on a range of mining exploration projects around the world. Charlotte was formerly the assistant editor of an IHS-published coal journal and has experience working as part of an in-house legal team, as well as a Certificate in Finance, Accounting and Business awarded by the Institute of Chartered Accountants in England and Wales (ICAEW).

Charlotte became a published author in spring 2022, contributing a chapter to the book 'Artificial Intelligence: Law and Regulation' alongside Stephen Kenny QC. A timely new edition of 'Artificial Intelligence: Law and Regulation (2nd Edition, Edward Elgar Publishing, 2026) was published in 2026. Charlotte and Stephen Kenny KC once again contributed the "Insurance" chapter to the book.

Charlotte sits on COMBAR's Equality and Diversity Committee and the London Bar Association's (LBA) Committee.

Expertise

Shipping & International Trade

Charlotte specialises in disputes concerning shipping, transportation and international trade. She was nominated for Junior of the Year in The Legal 500 UK Bar 2025 Awards for Shipping, Commodities and Aviation and has been ranked as a 'Rising Star' in shipping by The Legal 500.

Work includes:

- *Atlantic Bulk Carriers Management Ltd v Arrowresources AG* (CL-2024-000482) (led by Jessica Sutherland): Acting for international ship owners in an ongoing High Court dispute concerning a £6 million claim under a Letter of Guarantee following failure by charterers to meet their payment obligations under multiple vessel charterparties. This matter concerns issues of mistake, illegality, duress, economic duress, undue influence and entitlement to damages and interest.
- Acting (led by Stephen Hofmeyr KC) for international shipowners in an arbitral dispute concerning the early termination of 17 time charterparties. This case concerns issues including determining which contract(s), or combination thereof, apply, numerous points of contractual interpretation, including the applicable law and jurisdiction under each charterparty, and the correct measure of damages.
- Acting (led by David Bailey KC and Jessica Sutherland) in a high value ship building dispute (warranty dispute and damages claim) concerning a c.€63 million build project for a 77-metre super yacht.
- Acting (led by Jessica Sutherland) in a high value ship building dispute (warranty dispute and damages claim) in LMAA arbitration concerning a c.€45 million build project for a 61-metre super yacht.
- *Oceanus Capital SARL v Lloyd's Insurance Company* (CL-2024-000481) (led by David Bailey KC): Acting in a coverage dispute following the total constructive loss of a cargo ship damaged by a mine whilst in Ukrainian waters.
- *Libyan Navigator Co Ltd and General National Maritime Transport Company v Libya Insurance Co* ('The Badr') (led by Peter MacDonald Eggers KC, Sarah Martin and Stephen Du): Acting for ship owners in a marine insurance claim valued in excess of

US\$40 million arising from the arrest and subsequent detention of 'The Badr' in Bourgas, Bulgaria. A settlement was reached in May 2021, shortly before the originally scheduled trial.

- Advising the buyers of a US\$39.5 million 60-metre super yacht on whether sellers of the yacht were in repudiatory breach of the sales contracts, and if so, whether the buyers were consequently estopped from enforcing the consequences of any breach.
- Acting for charterers of a vessel in an arbitral dispute concerning cargo damage to a shipment of petcoke during a voyage from India to the United States.
- Advising international ship owners in an arbitral dispute concerning the sale and purchase agreement for a double hull oil tanker.
- Acting for FEDEX in a carriage of goods dispute following damage to an international shipment of goods.
- Advising on the validity of a 'switch' bill of lading and whether it was possible to claim an implied indemnity by reason of the switch.

Insurance & Reinsurance

Charlotte has particular expertise in insurance and reinsurance disputes. Work includes:

- *Delos Shipholding SA & Ors v Allianz Global Corporate and Speciality SE & Ors* [2024] EWHC 719 (Comm) (the 'Win Win') (led by Peter MacDonald Eggers KC and Sandra Healey): Acting for international shipowners in a dispute concerning an insurance claim worth c.US\$40 million for the constructive total loss of the 'Win Win' following her arrest by the Indonesian authorities. This was the first case on fair presentation issues under the Insurance Act 2015.
- *Oceanus Capital SARL v Lloyd's Insurance Company* (CL-2024-000481) (led by David Bailey KC): Acting in a coverage dispute following the total constructive loss of a cargo ship which was damaged by a mine whilst in Ukrainian waters in breach of trading warranties in owners' Marine War Risks policy. The claim also concerns allegations of fraud.
- *Libyan Navigator Co Ltd and General National Maritime Transport Company v Libya Insurance Co* ('The Badr') (led by Peter MacDonald Eggers KC, Sarah Martin and Stephen Du): Acting for ship owners in a marine insurance claim valued in excess of US\$40 million arising from the arrest and subsequent detention of 'The Badr' in Bourgas, Bulgaria. A settlement was reached in May 2021, shortly before the originally scheduled trial.
- *Quadra Commodities SA v XL Insurance Company SE & Ors* [2023] EWHC Civ 432: Acting (led by Peter MacDonald Eggers KC and Sandra Healey) (prior to going on maternity leave) for insurers on appeal concerning the loss of grain stored in Ukrainian warehouses, insured under a marine cargo insurance policy.
- Advising potential claimants on numerous insurance aspects (worth c.£5 million) of a class action nuisance suit, which concerns multiple policies across 5 policy years.
- Acting (as sole counsel) for a large commercial organisation in a home insurance dispute, which involved making applications to strike out the claim and to set aside default judgment.

Professional Negligence

Charlotte specialises in professional negligence disputes and has a Certificate in Finance, Accounting and Business awarded by the Institute of Chartered Accountants in England and Wales (ICAEW). She also won 'EY Young Tax Professional of the Year 2015'.

Work includes:

- Advising (led by James Brocklebank KC) a large accountancy firm on their general terms and conditions.
- Advising (led by James Brocklebank KC) a large accountancy firm in a professional negligence dispute concerning taxation advice.
- Assisting a large accountancy firm in an international professional negligence dispute brought by liquidators following the collapse of one of the largest private equity funds in the MENA region.
- Acting for Virgin Media in five separate disputes concerning professional negligence following damage (in each case) to Virgin's network and apparatus.
- *HMRC v Data Acquisition & Testing Services (CR-2024-004083)*: Acting for a specialist data acquisition and testing services company following a winding up petition brought by HMRC.
- Assisting in a claim concerning allegations of a professional breach of fiduciary duty, the tort of bribery and knowing receipt.

Shipbuilding & Superyachts

Charlotte has expertise in disputes concerning shipbuilding and in particular superyachts. She has been nominated for Junior of the Year in The Legal 500 UK Bar 2025 Awards for Shipping, Commodities and Aviation.

Work includes:

- Acting (led by David Bailey KC) in a high value ship building dispute (warranty dispute and damages claim) in arbitration concerning a c.€63 million build project for a 77-metre super yacht. The case concerned a plethora of complex technical issues regarding the build process.
- Acting (led by Jessica Sutherland) in an LMAA arbitration concerning a warranty and damages claim made by owners of a c.€45 million build project for a 61-metre super yacht.
- Advising the buyers of a US\$39.5 million 60-metre super yacht on whether sellers of the yacht were in repudiatory breach of the sales contracts, and if so, whether the buyers were consequently estopped from enforcing the consequences of any breach.

Commercial Litigation

Charlotte has particular expertise in commercial disputes. She is frequently instructed as sole junior to leading silks and as sole counsel. She also appears in arbitrations.

Work includes:

- Acting (led by Stephen Hofmeyr KC) international shipowners in a dispute concerning the early termination of 17 time charterparties. This case concerns issues including determining which contract(s), or combination thereof, apply, numerous points of contractual interpretation, including the applicable law and jurisdiction under each charterparty, and the correct measure of damages.
- *Atlantic Bulk Carriers Management Ltd v Arrowresources AG (CL-2024-000482)* (led by Jessica Sutherland): Acting for international ship owners in an ongoing High Court dispute concerning a £6 million claim under a Letter of Guarantee following failure by charterers to meet their payment obligations under multiple vessel charterparties. This matter concerns issues of

mistake, illegality, duress, economic duress, undue influence and entitlement to damages and interest.

- Acting for Virgin Media in five separate disputes following damage (in each case) to Virgin's network and apparatus.
- Acting (led by Jessica Sutherland) in an LMAA arbitration concerning a high value ship building dispute (warranty dispute and damages claim) concerning a c.€45 million build project for a 61-metre super yacht.
- Advising (led by James Brocklebank KC), a large accountancy firm in a professional negligence dispute.
- Advising international ship owners in an arbitral dispute concerning the sale and purchase agreement for a double hull oil tanker.
- Acting for FEDEX in a carriage of goods dispute following damage to an international shipment of goods.
- *HMRC v Data Acquisition & Testing Services* (CR-2024-004083): Acting for a specialist data acquisition and testing services company following a winding up petition brought by HMRC.
- Acting for a large commercial organisation in a home insurance dispute, which involved making applications to strike out the claim and to set aside default judgment.
- *YS GM Marfin II LLC and ors v Muhammad Ali Lakhani and ors* [2020] EWHC 2629 (Comm) (led by Richard Waller KC and Adam Turner): Acting for international private equity funds in a US\$80 million ship financing fraud claim.

Civil Fraud

- *YS GM Marfin II LLC and ors v Muhammad Ali Lakhani and ors* [2020] EWHC 2629 (Comm) (led by Richard Waller KC and Adam Turner): Acting for international private equity funds in a US\$80 million ship financing fraud claim.
- Advising financiers on a potential fraud claim concerning allegations of undue influence.
- Assisted with advising on attribution of knowledge following the committal of fraud in the context of an insurance claim.

Construction

- Acting in a three-party construction dispute concerned with the defective laying of a basement slab in London.
- Advising on liability in a construction dispute involving latent damage to a retaining wall.

Memberships

COMBAR

LBA

Gray's Inn

Education

2018-2019 – BPTC, BPP University College, Outstanding (ranked 10th in year out of over 600 candidates, 1st in year in both the ‘International Trade’ and ‘Ethics’ modules)

2017-2018 – GDL, BPP University College, Distinction (ranked 1st in year)

2016 – ICAEW Certificate in Finance, Accounting and Business, BPP University College

2013-2014 – MPhil Environment, Society and Development, University of Cambridge

2011-2012 – Geology, University of British Columbia, Vancouver (International Year, First Class)

2009-2012 – BSc (Hons) Exploration and Resource Geology (International), Cardiff University, First Class

Scholarships and Awards

- Mould Senior Scholarship, 2019, Gray’s Inn
- Lord Justice Holker Award, 2018, Gray’s Inn
- BPTC Excellence Award, 2018, BPP University College
- Hebe Plunkett Award, 2017 & 2018, Gray’s Inn
- GDL Award, 2017, Gray’s Inn
- EY Young Tax Professional of the Year UK Winner, 2015
- Academic All-Canadian Award (for sporting and academic excellence), 2012, University of British Columbia (UBC), Vancouver
- Academic Scholarship, 2009-2012, Cardiff University
- Thomas Arno Scholarship, 2011, Worshipful Company of Haberdashers
- Jeston University Scholarship, 2009, Worshipful Company of Haberdashers

General Information

As a law student, Charlotte represented Gray’s Inn at the XXV Willem C. Vis International Commercial Arbitration Moot and worked pro-bono for the Employment Law Telephone Advice Line. She also held the position of Treasurer and Mooting Representative for the Association of Gray’s Inn Students (AGIS).

Moreover, Charlotte is a former international athlete who rowed for Great Britain and Wales (on four occasions), as well as winning numerous national championships. Further, during her studies in Vancouver, she stroked the First VIII and LW4+, winning a bronze medal at San Diego Crew Classics in the LWT8+ and racing at Head of the Charles. Charlotte now enjoys running in her free time and is training for her first ultramarathon.