

Sarah Cowey

Call: 2006

'Intellectually strong, practical in advising, highly responsive and pleasant to work with.'

Insurance and Reinsurance, Legal 500 2026



✉ scowey@7kbw.co.uk ☎ +44 (0)20 7910 8300

Sarah Cowey specialises in all areas of commercial law with a particular emphasis on insurance and reinsurance, professional negligence, shipping and international trade and sale of goods.

Sarah is regularly instructed as sole counsel as well as being led, often as part of a team of counsel, in large, complex commercial disputes. She has appeared in the Court of Appeal, Commercial Court, County Courts and in arbitration (both in London and in Singapore).

In addition, Sarah has a substantial advisory practice, regularly advising and settling pleadings in a wide variety of commercial disputes, with particular experience in shipping and insurance and reinsurance matters.

Recent and current instructions include:

- Instructed in the operator policy aviation insurance claims in the Commercial Court arising out of Russia's invasion of Ukraine.
- Instructed as a junior to Noel Casey KC in an insurance claim by Greensill Bank AG (in insolvency administration) under a Comprehensive Trade Credit Insurance Policy.
- Instructed as a junior to Rebecca Sabben-Clare KC in a claim under a warranty and indemnity insurance policy.
- Acted as a junior to David Scorey KC in a multi-million pound reinsurance claim involving underlying asbestos and welding claims.
- Instructed as a junior to Robert Bright KC (before becoming Bright J) and then Jessica Sutherland in an arbitration dispute about the quality of coal.
- Acted as sole counsel in an arbitration claim for off-hire or damages arising from a vessel being placed in quarantine following crew members testing positive for COVID-19.
- Advised charterers in relation to the allocation of risk of delays caused by the inspection requirements under the UN Black Sea Grain Initiative.
- Acted as a junior to Stephen Hofmeyr KC in an LMAA arbitration concerning ship management agreements.
- Acted as sole counsel in an arbitration claim by ship sellers for sums in excess of US\$10,000,000.

Expertise

Insurance & Reinsurance

Sarah is regularly instructed in the areas of insurance and reinsurance in cases concerning all types of marine and non-marine business, in both Court and arbitration. Sarah is recommended in this area in the Legal 500 2025.

Selected cases and experience:

- Acting in the operator policy aviation insurance claims in the Commercial Court arising out of Russia's invasion of Ukraine.
- **Greensill Bank AG (in administration) v Zurich Insurance Company Limited:** Acting for Greensill Bank AG as part of a Counsel team in relation to a claim under a Comprehensive Trade Credit Insurance Policy for losses arising from accounts receivable owed by customers to entities in the Liberty Commodities group of companies.
- **Royal & Sun Alliance Insurance Limited & Others v Equitas Insurance Limited:** Acting for the defendant to a claim under a reinsurance policy in respect of underlying bodily injury claims allegedly caused by exposure to asbestos-containing and/or welding related products (led by David Scorey KC).
- Acting for an insured in relation to a claim under a warranty and indemnity insurance policy (led by Rebecca Sabben-Clare KC).
- Advising an insured in relation to claims under a professional indemnity insurance policy and a warranty and indemnity insurance policy relating to Non-Standard Investments offered on an online investment platform (led by Rebecca Sabben-Clare KC).
- Advising an insured in relation to a claim pursuant to the Third Parties (Rights Against Insurers) Act 2010 against the professional indemnity insurers of a management company in respect of breaches of the management agreements and breaches of fiduciary duties (led by Michael Holmes KC).
- **Masefield AG v Amlin Corporate Member Ltd** [2011] EWCA Civ 24, [2010] EWHC 280 (Comm): This decision – the first case involving a piracy claim under an insurance policy for more than 150 years – clarifies the law of marine insurance, piracy and total losses, and the treatment of ransom payments as a matter of English law and public policy. Sarah was led by Peter MacDonald-Eggers KC at both first instance and in the Court of Appeal.
- **Te Hsing Maritime SA and another v Certasig:** Sarah was instructed to act for insurers in relation to a claim for a constructive total loss under a marine insurance policy and to apply for security for costs ([2012] EWHC B16 (Comm)).
- **Société Générale v Württembergische Versicherung AG & Ors:** Led by Alistair Schaff KC and Andrew Wales, Sarah was instructed to represent London placing brokers who were being sued for professional negligence in respect of an insurance claim concerning the alleged misappropriation of gold bullion in Turkey.
- **Sierra Rutile Limited v Reliance Insurance Trust Corp (SL) Limited.** An insurance claim in the Commercial Court for property damage and business interruption arising from the capsizing of a dredger in Sierra Leone.
- **CNA Insurance Company Limited v Willis Limited:** Sarah was instructed as part of a team of counsel to represent Willis in respect of substantial claims arising out of the PA LMX and Occupational Accident reinsurance markets in the 1990s.
- **Zanrose Textiles Limited v NIG:** Acted as junior counsel for the insured in respect of an insurance claim arising from fire damage to a warehouse. The claim settled at mediation.
- Led by Christopher Butcher QC (as he then was) in an arbitration concerning a quantum dispute under an insurance policy in respect of a large DIY store in Greece which was damaged in a fire.

- Instructed as part of a team of counsel in respect of a large reinsurance arbitration relating to a whole account excess of loss reinsurance programme.
- Advising reinsurance brokers in Malaysia in respect of a professional negligence claim brought by the reinsureds.

Commercial Litigation

Sarah's practice encompasses a wide variety of commercial disputes:

Selected cases and experience:

- Instructed by Ship Sellers under a Memorandum of Agreement in an arbitration claim for the release of a deposit and damages following the lawful termination of the Memorandum of Agreement following the Buyers' breach.
- **Magenta Netlogic Limited v British Telecommunications Plc**: Instructed as junior counsel for the Claimant in relation to claims for unpaid invoices. Attended the mediations at which the claim was settled.
- **Teague v Exsus Travel Limited**: Acted for the defendant travel company in a fast track trial concerning allegations of misrepresentation and the recovery of a deposit.
- Provided advice and assistance (led by Stephen Hofmeyr KC) in relation to a shareholders agreement dispute which had given rise to Nigerian arbitration proceedings and Court proceedings in the Netherlands and Nigeria.
- Instructed as a junior in a case concerning a dispute about the ownership of oil from Sudan.
- Instructed to appear in a two day multi-track trial concerning a contractual dispute over the division of profit in the context of the recruitment industry.
- Sarah also has experience in injunctive relief, including freezing injunctions and 'Vasso' orders.

Professional Negligence

Sarah's practice in this area has included:

Selected cases and experience:

- Advising in relation to professional negligence claims against insurance brokers led by Rebecca Sabben-Clare KC.
- **Société Générale v Württembergische Versicherung AG & Ors**: Led by Alistair Schaff KC and Andrew Wales, Sarah was instructed to represent London placing brokers who were being sued for professional negligence in respect of an insurance claim concerning the alleged misappropriation of gold bullion in Turkey.
- **Sara Dayman (as trustee) v Lawrence Graham** [2008] EWHC 2036 (Ch) Instructed as junior counsel for the Defendant law firm in respect of a professional negligence claim.
- **CNA Insurance Company Limited v Willis Limited**: Sarah was instructed as part of a team of counsel to represent Willis in respect of substantial claims arising out of the PA LMX and Occupational Accident reinsurance markets in the 1990s.
- Advising reinsurance brokers in Malaysia in respect of a professional negligence claim brought by the reinsureds.

Shipping & Transport

Sarah is frequently instructed in this area and has experience of a wide variety of shipping and international carriage of goods matters.

Selected cases and experience:

- Acted as a junior to Stephen Hofmeyr KC in an LMAA arbitration concerning ship management agreements and claims for damages for interference with the management of the vessels which also involved applications for interim relief.
- Acted as sole counsel in an arbitration claim for off-hire or damages arising from a vessel being placed in quarantine following crew members testing positive for COVID-19.
- Advised charterers in relation to the allocation of risk of delays caused by the inspection requirements under the UN Black Sea Grain Initiative.
- **Masefield AG v Amlin Corporate Member Ltd** [2011] EWCA Civ 24: This decision – the first case involving a piracy claim under an insurance policy for more than 150 years – clarifies the law of marine insurance, piracy and total losses, and the treatment of ransom payments as a matter of English law and public policy.
- **Euro-Baltic Shipping Services Limited v Timbermart (UK) Limited and others**: Sarah was instructed by cargo interests to defend a general average claim in the Admiralty Court.
- Led by Robert Bright KC in a SIAC arbitration concerning a shipbuilding dispute which raised issues of the construction of the shipbuilding contract and illegality.
- Acted as a junior in an arbitration involving claims for payments due under shipbuilding contracts for “super” yachts, led by S J Phillips KC.
- Regularly instructed to advise, settle pleadings and appear in relation to charterparty and bill of lading disputes, including:
 - claims for under-performance of a vessel;
 - claims for demurrage;
 - off-hire disputes;
 - cargo claims;
 - the construction of an addendum to a time charterparty;
 - a dispute concerning the identity of the parties to the contract of carriage;
 - claims for deadfreight.
- Advising on the application of the Inter-Club New York Produce Exchange Agreement.
- Advising owners of vessels in relation to the application of EU sanctions against Iran.
- Advising in relation to piracy related issues.

Education

Downing College, Cambridge: MA in law, first class (2004). Downing College, Cambridge: LLM, highest first in the year (2005).

During her time at Cambridge, Sarah was awarded a number of law scholarships and prizes by the University and Downing College: the Chancellor's Medal for English Law; the BRD Clarke Prize; the Gareth Jones Prize for the Law of Restitution; Downing College Association Prize for Outstanding Performance; the University Norton Rose Prize for highest 1st in Law Tripos Part 1A; Downing College Tripos Prizes 2002, 2003 and 2004; and Senior Harris Scholarship.

Inns of Court School of Law: Bar Vocational Course, Outstanding Sarah was awarded the Everard Ver Heyden Foundation Prize and the Bar Association Prize for Commerce, Finance and Industry.

Sarah was a Middle Temple Queen Mother Scholar and a Harmsworth Entrance Exhibitioner.

From 2005 to 2006, Sarah supervised Contract Law at Selwyn College, St Edmund's College and Christ's College, Cambridge University.