



Business Briefing Spring Edition 2012

Welcome to Our Spring Edition 2012 E-Newsletter

This newsletter is designed to keep you informed of legal developments in the business sector. We welcome your feedback. Please submit your comments and any suggestions using the link: [Feedback](#)

Elliot Mather acquires Derby Office

We are very pleased and excited to announce that we acquired a Derby office in January 2012.

Although historically we have always been based in north Nottinghamshire and north Derbyshire, extending south to both Derby and Nottingham has always been a long term aim of Elliot Mather LLP. We have strong connections with professional and commercial colleagues based in and around these cities. Furthermore, with both cities being home to significant courts such as the County and Crown courts, as well as the employment tribunal based in Nottingham we regularly appear in these cities.



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Flood Risk - Could you be sitting on a future uninsurable property?

On the 30 June 2013, the 'Statement of Principles' between the Association of British Insurers and the Government, which commits insurers to continue to provide flood insurance under certain scenarios, is being withdrawn.

It is believed that one in four UK properties are at risk of flooding, meaning that up to £214bn worth of property could be uninsured post June 2013. Average UK flooding insurance claims are £30,000.

[Meet the Team](#)

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When is your security not secure?

Lending money to any company has always been risky. The risk can be reduced by checking the company's financial position, but often this is not enough to guarantee payment of all interest or repayment of the loan amount when due.

Many seek to reduce the risk by 'taking security', usually a charge over company's assets. The idea is that should the company be unable to pay its debts when due, the lender will have first in priority to sell the assets charged and recover its money.

[Meet the Team](#)

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Horsing About

The sale and purchase of horses can lead to complex consumer disputes. When purchasing a horse you are purchasing an unknown quantity with an inherent difficulty in guarding against latent defects.

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Our team can advise you on a variety of different areas including:

Commercial Property

Acquisition of Property
Landlord and Tenant
Property Development
Property Finance
Construction Law

Company/Commercial

Acquisitions and Mergers
Commercial Agreements
Corporate Finance
Joint Venture Agreements
Terms of Business

Employment

Disciplinary and Grievance
Unfair dismissal
Transfer of Undertakings
Tribunals
Contracts of Employment

Commercial Litigation

Business Disputes
Debt Recovery
Property Disputes
Insolvency
Competition Law

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