

CURRICULUM VITAE

KEITH THOMAS HONEYMAN

DIRECTOR - ADJUSTABILITY



BIOGRAPHY

During a career which spans over 35 years, Keith has gained very broad experience in all aspects of construction, from his early career as a quantity surveyor to general loss adjusting on both property and liability matters, to specialising in construction related professional indemnity insurance and building defects.

He was drawn from Quantity Surveying to loss adjusting in his late 20's. This created many challenges, from learning about a multitude of insurance policies to dealing with claims covering everything from fires and thefts to livestock and liability; CAR to Goods in Transit; and many more beyond. Following a move from rural Scotland to the City of London, Keith began, in 1989 to get involved with professional indemnity insurance claims on a regular basis. This created more challenges, not least of which was the steep learning curve of getting to grips with the complexity of PI insurance policies and the law that accompanies them. Experience of many hundreds of construction PI claims since then has led to Keith being asked to write all or part of more than a dozen PI policies by underwriters, covering all of the construction professions but particularly on the D&C side where he has a particular specialism.

In his early QS years Keith worked for well-known construction firms, including George Wimpey, and small civil engineering contractors, as well as spending time on the client side in private practice. He worked on a variety of major building and civil engineering works that included significant private development housing projects, educational buildings and roads and reservoirs. As a Quantity Surveyor, he was involved in the preparation of bills of quantity, tender documents, valuations, cost management and final accounts.

Keith began his loss adjusting career with McLaren Dick & Co in Edinburgh and Perth before moving to London in 1989 to take a senior surveying role at Miller Knight where he first began dealing with professional indemnity claims. Since specialising Professional Indemnity Insurance Keith has worked in senior PI roles with ITT McAllister's and Cunningham Lindsey before setting up Adjustability in 2000 with co-director Brian Cosgrave. In 2005 Adjustability merged with Fishburns (later Fishburns LLP) where Keith was a Partner, and later still joined DWF when the firms merged in 2013, as head of Loss Adjusting, still offering that service under the banner of *Adjustability*.



Keith and Brian left DWF LLP in 2016 to establish Adjustability Consulting Limited, where we trade as *Adjustability*.

Employment:

- 2016 – Present - Adjustability Consulting Limited
- 2013 - 2016 – DWF, London, Head of Loss Adjusting
- 2005 – 2013 – Fishburns/Fishburns LLP, Partner
- 2000 – 2005 – Adjustability (UK) Limited - Director
- 1998 – 2000 – Cunningham Lindsey – Head of PI
- 1995 – 1998 – ITT McAllisters – Head of PI
- 1993 – 1995 – Bowman Loss Adjusters – Senior PI loss adjuster
- 1989 – 1993 – Miller Knight – Regional Surveyor
- 1985 – 1989 – McLarens – Loss Adjuster

SELECTION OF CLAIMS/DISPUTES

Keith has dealt with claims throughout the UK and the Republic of Ireland as well as in Europe and the Middle and Far East. Claim values have ranged from a few thousands of pounds to many tens of millions of pounds. He has worked alone and/or in teams with lawyers and experts on these matters. He has presented his client's defence in a variety of forums from adjudication in the UK to the court of appeal in the United Arab Emirates.

Keith has an extensive knowledge of building construction and a very competent group of experts on whom he calls to assist in providing reports in the pursuit or defence of claims, He has worked with the majority of the leading law firms/legal practitioners in the area of professional indemnity law.

Keith has dealt with professional indemnity construction claims in the following sectors;

1. Healthcare – GP surgeries, Hospitals
2. Education – Schools, Colleges and Universities
3. Retail – Supermarkets, Shopping Centre's, Retail Park's
4. Commercial – Offices, mixed use developments
5. Residential – Individual builds/large developments
6. Leisure – Stadia, Leisure Centre's, Leisure Attractions
7. Infrastructure – Roads, Rail, Sewers, Sea and Flood Defence systems, Power Stations, Waste Transfer Stations, Recycling Processing Plant, Sewage Treatment Works
8. Wind Turbines/Wind Farms



Keith has dealt with professional indemnity construction claims relating to the following issues;

1. Geotechnical
2. Piling
3. Land Reclamation
4. Ground improvement works, Groundworks
5. Retaining Walls and Structures
6. Ground Bearing & Suspended Slabs
7. Building Facades
8. Roofs
9. Tunnels/Tunnelling
10. Bridges
11. Brickwork
12. Structural Steel
13. Timber frame
14. Structural concrete, including fibre reinforced
15. Render
16. Floors finishes
17. Condensation, rising and penetrating dampness
18. Drainage – foul and surface – and percolation
19. Modular Buildings
20. Interior finishes
21. Hard/soft landscaping/ground re-profiling
22. Pre-stressed concrete