

Insurance Coverage

We have represented domestic and foreign insurance companies in a broad range of insurance-related matters, including insurance coverage litigation and coverage analysis. We provide prompt and effective services to insurance companies on a wide range of policy and coverage issues. These services include providing counsel and advice, commencing and defending insurance coverage litigation, conducting trials, handling appeals and representing carriers in alternate dispute resolution forums, such as mediations and arbitrations and providing assistance in drafting of policy forms and endorsements. We have successfully represented insurers in coverage litigation in the state and federal courts of New York, New Jersey, Connecticut, Rhode Island, Pennsylvania, across the country and in the U.S. Territories. Our coverage expertise extends to a full array of commercial and personal lines insurance policies, including:

- Various personal lines policies, including automobile and homeowners' policies;
- General liability policies for admitted and surplus lines carriers (primary, umbrella and excess coverage), including interpretation and analysis of personal and advertising injury issues;
- Professional liability policies of various types and encompassing various professionals (including directors and officers, agents and brokers, and attorneys);
- Directors and Officers policies;
- First party property policies;
- Workers' compensation and employers' liability policies;
- Employment practices policies;
- Life, health, and disability policies;
- Truckers' liability coverage;

Specialty policies and coverage specific to particular industries, occupations, and risks (such as builders' risk, wrap-up and trade organizations). Our coverage team has defended no fault and uninsured motorist claims and have brought appropriate proceedings to pursue insurance coverage from other insurance carriers. Two types of litigation we frequently confront are coverage disputes arising out of construction defect claims and construction site injuries, particularly in connection with claims asserted under the New York Labor Law. In all cases, but particularly in these types of disputes, we find it is important to not only address issues of coverage under the policy for which we have been retained, but to also seek out and pursue other coverage. Moreover, where a defense is being provided in an underlying lawsuit, we feel that coordination of efforts between defense counsel and coverage counsel is extremely important for efficient and effective evaluation and file handling. In addition to representing insurance carriers, we have lectured across the country on insurance coverage and on the handling of general liability and professional liability claims.