

# General Liability Coverage

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## CONTACTS

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## OVERVIEW

GRSM has an established record of success in representing insurers across the United States in primary and excess general liability matters. Whether providing coverage advice or representing our insurer clients in cutting-edge general liability insurance litigation, our attorneys apply a focused approach to implement efficient and effective strategies that meet not only short-term litigation goals but also the clients' long-term business goals.

We represent insurers across the spectrum of general liability claims, including:

- Bodily injury and property damage
- Personal and advertising injury
- Bad faith litigation
- Primary and excess issues
- Independent counsel and defense cost reimbursement
- Cyber liability, data breach and privacy claims
- Long tail claims
- Toxic tort, environmental and construction matters
- Lost policy issues
- Policy limits and allocation disputes
- Additional insured issues
- Rescission and reformation claims

## REPRESENTATIVE EXPERIENCE

- Summary judgment ruling for an insurer against a national retailer that potentially covered damages were not part of underlying class actions, and therefore did not trigger a duty to defend or indemnify
- Bench trial on the interpretation of unique policy language, including self-insured retention and deductible requirements, in a complex multipolicy, multiparty coverage dispute
- Defense verdict for an insurer against an individual seeking multiple millions of dollars in an environmental contamination coverage case
- Buss reimbursement award for defense costs paid after defeating bad faith and coverage claims
- Jury verdict and multimillion dollar judgment on behalf of an insurer against its insured for insurance fraud, along with a criminal restitution order