

# Property Insurance

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## CONTACTS

**Matthew S. Foy**

Partner

**Craig A. Jacobson**

Partner

**C. Tyler Havey**

Partner

## OVERVIEW

The convergence of technology, the economy, and an increasingly sophisticated policyholders' bar has fostered an increasingly fast-paced and complex claims environment. GRSM attorneys provide sophisticated and cutting-edge legal counsel, nationally, on the full range of property insurance issues.

Our lawyers handle issues that include:

- Policy formation and drafting
- Scope of coverage
- Cause of loss
- Compliance with conditions, protective safeguards and other policy requirements
- Claim valuation
- Claims handling
- Business interruption and contingent business interruption claims
- Issues regarding bankruptcy, liquidation and mortgagees

## REPRESENTATIVE EXPERIENCE

- Serve as National Coordinating and Litigation Counsel for insurer clients in COVID-19 litigation.
- Secured a decisive victory in a high-stakes first-party coverage dispute related to the COVID-19

pandemic and related stay-at-home orders. The policy in question included interpreting non-standard Civil Authority provisions. We successfully argued that the policy's requirement for a "complete interruption of operations" mandated a total cessation of all activities. The court sided with our client, concluding that the insured's continued online services and donation programs did not meet this threshold, resulting in a dismissal of the insured's bad faith suit.

- Provided coverage analysis and acted as litigation counsel in a \$160 million property claim arising from Hurricane Katrina, resulting in a favorable settlement before trial. The coverage issues included flood versus wind causation, business interruption, extra expense, ensuing loss, civil authority and number of occurrences.
- Obtained summary judgment on behalf of a primary insurer on a claim involving lost electronic data and damage to computer servers and related hardware, enforcing an exclusion for loss caused by changes in or extremes in temperature.
- Obtained a defense verdict on behalf of a primary insurer in a dispute with a supermarket chain owner-operator over the interpretation and application of a policy exclusion for loss or damage caused by off-premises power outages.
- Successfully represented a U.S. insurer in connection with a \$20 million claim involving Chinese drywall at a Florida condominium complex.