

## Insurance

Downey Brand's Insurance Law Practice combines a solid knowledge of insurance with litigation experience to provide a full spectrum of insurance law services. Our experienced insurance attorneys advise clients on matters involving nearly all types of insurance policies, including automobile, business loss, banker's bonds, CERCLA, construction, crime, directors and officers, employment, environmental, excess and reinsurance, fire, health, products, surety, watercraft, and general liability.

Whether advising clients on contracts involving indemnity and insurance, opining on insurance coverage, enforcing coverage through alternative dispute resolution or declaratory relief actions, or overseeing the handling of cases by insurance defense counsel where there is a concern about exposure in excess policy limits, Downey Brand's insurance team meets the wide range of needs for insurance law advice and litigation.

### Selected Experience

- Represented policyholder in claim against carrier following denial of coverage for fire loss of wood treatment facility – obtained full replacement value for client which exceeded one million dollars.
- Represented insured agricultural financial client in evaluating and negotiating successful resolution of multi-million dollar claim under bankers bond policy and multi-million dollar claims by third parties.
- Represented trucking company in action to require coverage of excess of limits claim in death case – obtained unlimited policy limit resulting in savings to client of \$3 million dollars.
- Represented industrial manufacturer in claim against carrier following denial of coverage for third party claims of nuisance and pollution – obtained for client full coverage for claims of seventy homeowners.