

Property Insurance

Cozen O'Connor has represented major domestic and foreign property insurers on a worldwide basis for more than 40 years. Property insurers need knowledgeable and experienced counsel, and our attorneys are widely recognized as consummate first-party practitioners.

We have extensive experience with the full range of first-party property insurance coverages, including: all risks; builders risk; commercial property; commercial combined; cyber and electronic commerce risk; high-net-worth personal; inland marine; machinery breakdown; on- and off-shore energy; and business interruption.

Our team is distinguished by its dual core competencies: precise contractual analysis and powerful trial advocacy. In many cases, collegial negotiation among stakeholders can win the day. In those instances when it cannot, Cozen O'Connor is fully prepared to go to verdict and has an impressive record of success on behalf of insurer clients.

The firm handles trials in state and federal courts around the country, and argues appeals on coverage issues critical to the industry before all levels of appellate courts. We also advocate on behalf of insurers in pre-suit settlement negotiations, mediations and in arbitrations. Our attorneys have played a significant role in numerous recent high-profile losses, including Hurricane Katrina, Superstorm Sandy, the 9/11 attacks, the Tohoku earthquake, numerous California wildfires and the Deepwater Horizon oil spill.

Though every claim is different, Cozen O'Connor has an encyclopedic knowledge of the legal bases governing the good faith handling and resolution of any claim scenario. We handle losses arising from weather events and natural catastrophes, structural incidents, suspected arson and fraud, and terrorist and cyber attacks. With offices in 26 cities, Cozen O'Connor is capable of responding quickly and effectively wherever losses occur.

Individual members of the property insurance team have been recognized in Chambers USA. Several Cozen O'Connor attorneys have authored treatises in the property insurance field, including *Insuring Real Property* (Matthew Bender) and the *Fire Litigation Handbook* (National Fire Protection Association). Firm members are regularly invited to participate in or chair seminars at nationally recognized industry conferences, as well as to provide webinars and in-house training programs for members of the insurance industry. The extent of our industry involvement speaks to our credibility, as well as to our commitment and dedication to the insurance industry.

Experience

Successfully moved to dismiss a declaratory judgment action in which the owner of a new residential building in New York City sought a declaration that our client was obligated to defend and indemnify it for repair and remediation costs it incurred when the building at the construction project, and the building next door, were allegedly damaged by a subcontractor insured by our client. Defeated the plaintiff's argument that it qualified as an additional insured because the insured's subcontract incorporated the insurance and indemnification provisions of the trade contract between the owner and the general contractor. In granting the motion to dismiss, the court agreed that the incorporation clause was binding only as to prime contract provisions relating to the scope, quality, character, and manner of the work to be performed by the subcontractor and not to insurance and indemnity provisions, which must be strictly construed.



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Related Practice Areas

- Bad Faith
- Casualty & Specialty Products Insurance
- Insurance Coverage
- Professional Liability Insurance Coverage
- Property Insurance
- Reinsurance

Industry Sectors

- Insurance