



## General Liability Coverage

### Representing Insurers in General Liability Coverage Matters and Disputes

The attorneys at Kaufman Dolowich have decades of collective experience representing clients in all facets of Commercial General Liability (CGL) coverage matters and disputes. Our lawyers draft insurance policies, assist in the development of CGL products and provide underwriting assistance and claims handling services. We also conduct coverage analysis, prepare coverage opinions and issue coverage letters in the full range of exposures falling under CGL insurance policies.

When litigation is necessary, our talented team of seasoned litigators advocate on behalf of our clients from the inception of a case through appeal in both state and federal forums. Our lawyers are nationally recognized with a proven track record of success in trying complex issues of insurance coverage law, and are repeatedly trusted by our clients to handle those delicate and novel coverage issues with the potential to affect the future landscape of the CGL world. In its 30 years of existence, Kaufman Dolowich has been responsible for numerous insurer-favorable precedents on key matters involving general liability insurance coverage.

CGL exposures exist for every business, and insurers across the nation rely upon Kaufman Dolowich to evaluate and resolve CGL coverage disputes for insurance policies issued to enterprises of all types, from multi-national corporations, to "mom-and-pop" shops, and everything variation in between. Our recent experience includes litigating coverage cases pertaining to construction defect and worksite injuries, premises liability exposures for manufacturers, retail stores and condominium associations, and advertising coverage for tech companies and brick-and-mortar businesses. Our lawyers handle coverage matters running the full spectrum of CGL claims, including additional insured tenders, multi-year damage and injury claims, "other insurance" issues, rescission and bad faith claims. Every issue and every client exposure is treated with the same level of professionalism and detail, no matter how large or small the case.

### Efficient and Cost-Effective Solutions

When CGL coverage issues surface, the attorneys in our Insurance Coverage & Litigation Practice work to find the right solutions for our clients. We approach matters from the client's perspective, ensuring that our plans and strategies are fully aligned with our clients' business and financial interests. Insurers know that our lawyers are skilled and efficient professionals who always keep the bottom line in mind when negotiating CGL coverage issues and disputes. Each insurance coverage attorney at our firm works with clients to develop strategies that resolve coverage matters in the most expedient and cost-conscious manner possible.

Kaufman Dolowich's attorneys combine their vast knowledge of insurance laws and regulations with a deep understanding of the industry to counsel clients in a complete range of general liability coverage matters. Our lawyers evaluate the merits of the underlying claim, review the terms of coverage available under the policy and assess the scope and application of any exclusions which may apply. Our comprehensive approach to coverage analysis ensures that our attorneys are able to provide insurer-clients with a complete and accurate picture of the potential risks and costs associated with the claim.

Recognizing that litigating a general liability coverage matter can be a costly and time-intensive endeavor, our attorneys aim to resolve coverage disputes before they escalate into lengthy courtroom battles. There are times, however, when a fair settlement is unattainable and taking the matter to court may be in the best interest of the client. In these situations, our legal team is fully prepared to defend our insurer clients in coverage litigation, and when necessary commence legal actions on their behalf, including declaratory judgment suits and rescission actions against insureds.