

## First-Party and Third-Party Claims for Property Damage

Kaufman Dolowich is a national insurance law firm with offices in major metropolitan regions throughout the United States. Our attorneys represent insurance companies in a wide spectrum of insurance issues related to first and third-party environmental property damage claims. Our office locations in major regions throughout the country allow us to act quickly in response to oil spills, chemical accidents, transportation accidents involving toxic materials and contaminated properties.

Kaufman Dolowich takes immediate, decisive, unrelenting action to mitigate liability and protect our clients' interests after a catastrophe. Our goal is to successfully resolve claims as expeditiously and economically as possible. In doing so, our team protects our clients' best interests, which also speeds recovery after a disaster and helps the insureds' businesses move forward. Kaufman Dolowich's immediate response and unrelenting pursuit of resolution limits liability and increases opportunities for equitable settlement on damaged properties.

Our attorneys make candid recommendations and establish clear strategies to reach the goals of the insurance companies we represent and their policyholders.

### First-Party Property Damage

Kaufman Dolowich is well known for its responsiveness to urgent situations. We are on the ground, ready to take action as soon as an emergency occurs. At the outset of a disaster, we focus our capabilities on crisis management, helping insurance companies and businesses limit liability and often deterring litigation by reaching equitable settlements of valid claims. Our immediate, on-the-scenes investigation allows us to gather the crucial evidence that forms the basis of our defense should claims proceed to litigation.

We represent the insurance industry in all phases of litigation. Our attorneys have handling first-party claims as well as litigation involving brokers, agents and declaratory judgment actions. When asked a coverage question, our attorneys analyze the policy with an eye toward the provision, exclusion, limitation or clause that relates to the claim. We then advise the insurer on how best to proceed. Our attorneys have practiced in both state and federal courts throughout the United States and have handled matters involving catastrophic losses, including the World Trade Center Disaster, Hurricanes Katrina, Wilma and Superstorm Sandy in addition to other coverage issues of first impression relating to all-risk insurance policies in the commercial, homeowners and builders' risk context.

We have analyzed various other coverage issues, including timing and number of occurrences, non-fortuity, concurrent causes of loss, wind/flood, hail and protective safeguards issues. Kaufman Dolowich attorneys are focused on the nature, scope and extent of business interruption coverage. We have also analyzed excess, bad faith and punitive damage claims in the context of first-party coverage.

### Third-Party Property Damage

The residual damages of a disaster typically give rise to third-party claims by other businesses and residents in the surrounding area. We create a comprehensive plan of action for effectively dealing with these property damage claims. We think ahead to anticipate potential issues that might arise and aggressively move these cases along toward settlement. We are well prepared for the possibility of litigation if this is the best approach for our clients.