



Insurance Coverage and Claims



The Chambliss litigation team routinely advises and represents businesses, insurers, and insureds in connection with coverage issues, policy interpretation, rights, disclaimers of coverage, claims that exceed applicable insurance limits, and coverage and claim disputes. While insurance coverage and policies are wide ranging, we have experience with many different types related to the workplace and employment, as well as individuals and their personal lives.

We work with employers of all sizes on policies and disputes related to Commercial General Liability (CGL), Employment Practices Liability (EPL), Property and Casualty (P&C), and Workers' Compensation (WC). We also counsel on project specific insurance including Owner-Controlled Insurance Programs (OCIP) and Contractor-Controlled Insurance Programs (CCIP). We work with business owners and executives on matters related to Directors and Officers Liability (D&O), professional liability, and Errors and Omissions (E&O). In addition, our real estate and construction team works closely with us to advise clients on builder's risk, subguard insurance, fidelity bonds, real estate, and title insurance issues and disputes.

We counsel individuals and their families on health, life, auto, disability, and homeowner's insurance (HOI), as well as Occupational Accident Insurance Coverage (OAIC), and All Risk insurance.

Experience

Prosecution in trial court and on appeal of insured's claims against insurance company for coverage of \$1.6 million liability under a commercial general liability policy

Related Services

- Arbitration, Mediation, and Dispute Resolution
- Bankruptcy and Creditors' Rights
- Class Actions
- Commercial Litigation
- Family Law
- Insurance Defense
- Labor and Employment
- Litigation and Risk Management
- Medical Malpractice
- Personal Injury
- Product Liability Defense
- Professional Liability Defense

Related Industries

Related People

- T. Maxfield "Max" Bahner
- Anthony "Bud" A. Jackson
- Linda K. Higgins
- Jeffrey "Jeff" G. Granillo
- James "Jim" F. Exum, III
- Stephen "Steve" D. Barham
- Jennifer M. Ball

Defense in trial court and on appeal of life insurance company in suit by beneficiary of \$1 million life insurance policy asserting claims of breach of contract and negligence based on lapse due to non-payment of premium

Defense on appeal of insurance agents and agency facing \$2.1 million adverse judgment in lawsuit in which beneficiary of \$1 million life insurance policy sued agents, agency, and insurance company for breach of contract (failure to procure coverage), negligence/breach of fiduciary duty, and violations of the Tennessee Consumer Protection Act (T.C.A. § 47-18-101 et seq.)

Defense at trial of health and disability insurer against claims of statutory bad faith (T.C.A. § 56-7-105), violations of Tennessee Consumer Protection Act (T.C.A. § 47-18-101 et seq.), intentional infliction of emotional distress/outrageous conduct, libel, and breach of contract arising from the insurance company's fraud investigation of claims submitted by its insured for benefits from supplemental cancer insurance policy

Defense of insurance company issuer of Securities Dealer Blanket Bond against claims by multiple claimants totaling over \$8 million. Defense of insurance company in a lawsuit filed by insured under Extended Reporting Period Endorsement for D&O liability policy alleging breach of contract and violations of the Tennessee Consumer Protection Act