

Overview

The leading choice to guide insurers through catastrophic events

When catastrophes happen, experience matters. From the opioid claims crises, Hurricane Katrina and Superstorm Sandy, to earthquakes and wildfires in California, to the World Trade Center tragedy, lawyers at Dentons are leaders in assisting insurance companies in responding to all aspects of natural and human catastrophes. Our catastrophic loss experience extends beyond insurance matters as well, including such notable engagements as our representation of BP in connection with the Deepwater Horizon oil spill. Our lawyers have served as national coordinating counsel for insurers in relation to nearly every major national catastrophic event in the past 20 years, handling numerous complex coverage issues as well related class actions, and are therefore well positioned to act in this capacity for issues related to COVID-19 (coronavirus).

Dentons has the COVID-19 insurance expertise to provide turn-key coordination services

Insurers are receiving thousands of COVID-19 related claims and new coverage actions, with new filings almost every day in courts throughout the US and Canada. State insurance regulators are taking actions related to insurance underwriting and claims practices. State legislatures are promoting legislation that would fundamentally re-write insurance policies in an attempt to require coverage of certain COVID-19 losses. Policyholders have been independently seeking relief from premium obligations where their businesses are no longer producing revenue or have experienced several financial hardship. The economic crisis precipitated by COVID-19 will result in increased fraud risks and policyholder solvency issues. The health concerns associated with coronavirus may call for certain bespoke claims handling protocols. We expect these and many other novel coverage issues, as well as related class actions, to arise from this pandemic.

We are currently representing insurers in matters related to COVID-19 across a range of issues, including:

- Claims and coverage advice across multiple product lines, including business interruption and civil authority coverages
- Regulatory notices, bulletins and orders related to business interruption claims, claims handling practices and returns, discounts and premium abatements
- Policyholder return of premium requests
- Responding to regulatory inquiries, including data calls
- Evaluation of policy exclusions, including pollution exclusions

- Event cancellation coverage issues
- Specialty communicable disease coverage forms
- D&O and E&O claims
- New federal and state law immunity protections for healthcare workers and medical product manufacturers and the impact of these laws on renewal underwriting

Your Key Contacts

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