



Hanson Bridgett Practice Group Insurance Recovery – Construction

Our Insurance Recovery Group represents a wide variety of insureds/policyholders in obtaining insurance funds in connection with construction matters. Our clients include general contractors, subcontractors, developers, and owners. Our attorneys' expertise extends to handling coverage matters and securing substantial recoveries for our construction clients under general liability, wrap-ups/OCIPs/CCIPs, errors and omissions/professional liability, pollution liability, builder's risk, general property, business interruption, excess, umbrella, and other policies.

Our lawyers are well versed in the insurance policies covering major residential, commercial, industrial, and public works projects, and have successfully negotiated and litigated claims against insurers for the range of major players in construction projects. Our Insurance Recovery Group also works closely with construction litigators to assist clients in analyzing available insurance resources and maximizing recoveries from insurers.

We often achieve practical resolutions of coverage disputes without the need for litigation. But when a negotiated resolution cannot be achieved, we have the experience and resources to litigate coverage disputes in a targeted and cost-effective manner. Our attorneys have successfully litigated construction-related coverage claims in courts throughout California and in other jurisdictions around the United States.



Representative insurance-coverage related to construction matters include:

- Mixed-Use Construction-Related Coverage Litigation. We assisted a general contractor in obtaining insurance coverage in connection with alleged construction defects at a large apartment complex from its primary insurers, excess insurers, and as an additional insured from numerous subcontractors' insurers. After we commenced litigation against the various insurers, a key primary insurer reversed its initial denial and tendered the remaining policy limits to a settlement of the underlying action. The excess insurers ended up contributing a seven-figure sum to the settlement and we secured the payment of defense fees/costs, and settlement payment contributions, from several subcontractors' insurers. The client achieved a global settlement to end the underlying litigation and a total insurance recovery in the high seven figures.
- Public Works/-Infrastructure Construction-Related Coverage Litigation. In connection with our large municipality client's involvement in multiple litigation matters against an infrastructure contractor, we filed coverage actions against the client's professional liability and CGL insurers, which had issued those policies under an OCIP. The coverage cases

quickly resolved, resulting in the insurers' combined payment of a substantial seven-figure sum that helped facilitate the settlement of the underlying construction disputes.

- Negotiated Settlement of Industrial Construction-Related Coverage Matter. Our subcontractor client was faced with substantial claims by the owner of a large industrial project. We negotiated a global settlement and seven-figure recovery from three insurers under our client's professional liability policy and two different CGL policies (one of which was part of a CCIP and the other which was the client's practice policy and contained a purported wrap-up exclusion).
- Defense of Insurer-Initiated Coverage Litigation. We have successfully represented homebuilders and subcontractors in defending and resolving multiple declaratory relief and reimbursement actions initiated by insurers in connection with underlying residential construction disputes.
- Negotiated Resolution of Builder's Risk Claims. On behalf of our owner clients, our group has negotiated substantial insurance payments for multiple builder's risk claims that include time-element losses stemming from large residential construction projects