



# Hanson Bridgett Practice Group Insurance Recovery - Public Agencies

Our Insurance Recovery Group has extensive experience successfully representing public agencies in maximizing risk management and obtaining coverage for claims. We expertly navigate all aspects of coverage concerns for public agencies, from advising on insurance requirements for contracts, to handling claims from tender through declaratory relief and bad faith actions, if necessary.

We are highly successful in negotiating coverage on behalf of public agencies without resulting litigation, but are also adept at pursuing coverage through litigation where appropriate. We work closely with our Government Group to obtain practical results through a sensible approach to coverage, mindful of the impact of litigation on public agencies.

Representative Matters:

#### **Insurance Requirement Advice.**

When public agencies are issuing RFPs or entering into contracts, our group reviews the insurance requirements to ensure that agencies are including requisite contractual language and coverage requirements to maximize the potential that they will be covered as an insured or additional insured under the appropriate policies should a claim later arise.

#### **Guidance on Potential Claim and Claims.**

When public agencies receive a potential claim or a claim, we routinely handle notifying the insurance carrier and monitoring the matter through resolution of claim. Where necessary, we write letters challenging the denial of defense and/or indemnity to convince insurance carriers to reverse their coverage position and agree to defend and/or indemnify a

claim. We also handle disputes that arise through the litigation or at settlement to maximize available coverage.

**Obtain Coverage for Lawsuits Against Public Agencies.**

- Obtained insurance coverage to fund a settlement of a lawsuit against a city primarily arising out of the cost of protecting city property from protestors.
- 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 substantial seven-figure sum that helped facilitate the settlement of the underlying construction disputes.