



Insurance Coverage

Harman Claytor's Insurance Coverage Practice Group has offices in both Virginia and the Washington, DC area maintaining one of the largest insurance coverage and risk transfer teams in the Mid-Atlantic region.

Our Insurance Coverage attorneys have over a 150 years of combined insurance coverage experience. We are recognized as industry leaders in insurance law and risk transfer, with involvement in a number of high-profile insurance coverage cases in state and federal court, at both the trial and appellate level. Our Insurance Coverage team serves as lead litigation counsel in declaratory judgment actions, defense of direct actions/bad faith actions against insurers, and as coverage counsel participating in mediations. Our group also provides coverage opinions, risk transfer assessments, and assists in drafting complex Reservation of Rights, coverage denials, mediation submissions, and other coverage position letters, such as tender demands and tenders responses. In addition, we frequently serve as local counsel in significant insurance coverage cases and provide valuable assistance to national counsel in navigating our region's state and federal court systems. We also regularly assist clients in administrative and regulatory matters before the Virginia Bureau of Insurance.

As our client, you receive legal representation and prompt, accurate advice on an array of insurance and risk transfer matters. We regularly analyze, assesses, and defend claims involving both standard lines and excess/surplus lines, including:

- Commercial General Liability
- Directors and Officers Liability and Other Management Liability
- Professional Liability
- Errors and Omissions Liability
- EPLI
- Commercial Excess/Umbrella
- Personal Umbrellas
- Property Builder's Risk
- Inland Marine
- Homeowners
- Garage
- Commercial Auto
- Trucking
- Personal Auto
- Educational Institutions
- Risk Management Pools

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