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DMC Insurance Law and Litigation Group Preparing for COVID-19 Insurance Coverage Claims

With the drastic changes to daily life the coronavirus outbreak has brought, so too will there be far-reaching implication for the business and insurance communities. In order to be as responsive and helpful to the firm's business and insurance clients as possible, the firm has already established a COVID-19 Insurance Coverage Service Group within its Insurance Law Group and has already been retained by a national insurer to provide coverage opinions and representation as COVID-19 coverage claims begin to roll in.

DMC's COVID-19 Insurance Coverage Service Group is continuing to develop a knowledge base of technical and legal research to provide the most current information it can to clients who are beginning to face a number of COVID-19 related claims.

"The most common early claims we are seeing are businesses making claims for business interruption coverage," said C.J. Haddick, one of the firm's Directors working in the COVID-19 Insurance Coverage Service Group. "One of the most pressing early questions is whether or not government-mandated closings or limitations on businesses constitutes a 'direct physical loss' within the meaning of the Business Interruption Coverage Endorsement," he added.

Robert Marino, the Chair of Dickie McCamey's Insurance Law and Litigation Group, has tasked the COVID-19 team to coordinate and work with lawyers in each of the firm's 20 offices to give as many of the firm's insurance and business clients access to this important early representation as possible in the most cost-effective means possible. He added that the Insurance Law Group is working on alternative fee offerings, especially in the area of legal opinions on insurance coverage, to encourage existing and prospective clients of the firm to safeguard their interests by taking advantage of both the firm's efficiency as well as its developing expertise.

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