

First-Party Property Insurance Experience



K&L Gates has significant experience with insurance coverage for loss or damage associated with property owned by, or in the care, custody, or control of, our policyholder-clients. Such “first-party” coverage is a mainstay of the business community, but many policyholders fail to understand the types and scope of these insurance vehicles, and that their rights of recovery can be severely compromised by how they prepare for, and/or how they react immediately after, a loss event.

To address these needs, our lawyers provide a multi-disciplinary, integrated approach to first-party coverage analysis. We work proactively with clients to assess the strengths and weaknesses in their first-party insurance programs, counsel clients regarding strategies for obtaining and improving their coverage during renewal negotiations, and work with clients after loss events to help ensure not only that policy conditions are met, but also their claims are presented in a manner that maximizes recovery.

Whether involving relatively small or catastrophic losses, whether involving man-made losses or natural disasters, our lawyers have litigated and arbitrated property insurance disputes to successful resolution across the United States and abroad. We have handled claims arising in a wide variety of industries, ranging from heavy manufacturing to health care, and from food production to hotel/entertainment companies.

A representative list of K&L Gates’ engagements in the first-party area is as follows:

- Represented some of the world’s largest companies in the wireless telecommunications, chemical manufacturing, and entertainment and hospitality fields regarding property damage and business interruption losses arising from hurricanes throughout the United States’ Gulf Coast region.
- Represented leading companies in the fields of financial services, professional services, and media/entertainment in connection with property damage and business interruption arising out of the September 11, 2001 tragedy.
- Represented an electrical products manufacturer in connection with property damage and business interruption claims arising out of a fire at a facility in Mexico.
- Represented a logistics and transportation company under a marine cargo policy for losses to property held for an extended period of time at the Karachi port following the Pakistan/Afghanistan border closure.
- Represented one of the world’s largest aluminum products manufacturers in connection with comprehensive environmental property damage claims at industrial facilities across the world.
- Represented a leading chemical company in a large property damage and business interruption claim in connection with alleged systems failures in a chemical plant.
- Represented one of the world’s largest manufacturers of building system and aerospace industry products in connection with comprehensive environmental, property damage, and bad-faith claims involving industrial facilities across the United States.

- Represented one of the world's largest producers of chemical and industrial gases in connection with property damage and business interruption claim arising from a failure at a methanol plant.
- Represented a furniture retailer in connection with property damage arising from a warehouse fire.