

# HALL BOOTH SMITH, P.C.

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## Overview

Managing liability risk exposure is difficult, especially when faced with complex claims or pleadings riddled with legal tort theories arising from catastrophic accidents or wrongful acts of technical specialists, professionals, or officers and directors. Towers of liability insurance and multiple policy periods often have to deal, nearly immediately, with dangerous time limited demands.

To meet these coverage obligations, we provide prompt and cogent analysis of the relevant coverage and liability issues, taking into account the governing law of multiple states when necessary in order

## Leadership



## Denise E.

# HALL BOOTH SMITH, P.C.

to provide comprehensive coverage opinions, critical reservation of rights, and reliable guidance on when to deny coverage, file Declaratory Judgment actions, seek rescission or reformation, enforce “other insurance” allocation, and negotiate to resolution liability claims.

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## Experience

The HBS Casualty/Liability team brings extensive experience and superlative knowledge on a wide range of liability coverage matters.

We have represented insurers providing coverage advice, issuing reservation of rights, monitoring underlying litigation, and litigating liability and bad faith coverage cases in many states across the country related to a wide variety of businesses and commercial industries, giving us the knowledge base and trusted relationships with other attorneys and experts to expeditiously handle any claim. We also assist underwriters in drafting sections of manuscript forms or endorsements.

More +

Our team has handled a vast array of complex and catastrophic liability exposures including liability arising from

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wrongful death, brain damage, limb loss, and paralysis; products liability from industrial machinery and industrial chemicals; products liability from retail machinery, equipment, and consumer products; malpractice and E&O liability for lawyers, doctors, engineers, and architects; D&O liability of Directors and Officers, liability for libel, and slander; intellectual property infringement; advertising disparagement; trespass; directors and officers liability of profit and nonprofit organizations; liability of insurers, brokers, and agents; liability of commercial businesses to invitees and trespassers; environmental liability from industrial plants, chemical plants, and petroleum operations; pollutant release from pipelines, motor carriers, and trains; liability for serious bodily injury and death arising from maritime accidents; oil rig accidents and longshore operations; liability from intrastate and interstate trucking accidents; liability from industrial accidents; civil liability for rape, assault, battery, and violent criminal attacks; and liability arising from personal automobile, boating, and other personal activities.

## Areas

- Bad Faith Litigation
- Declaratory Judgment/Rescission
- Commercial General Liability (CGL)

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- Professional Services / Malpractice / E&O
- D&O
- Claims Made & Environmental
- Trucking Liability
- Construction & Engineering Defects
- Premises Liability
- Product Liability
- Motor Carrier, Ocean & Airfreight Cargo
- Warehouse Legal
- Excess, Umbrella, & Bumbershoot
- Marine/Protection & Indemnity
- London Market (Lloyd's of London)
- Insurance Regulatory & Policy Drafting