

PROTECTING INSURERS

From the beginning, our firm has provided strategic legal representation to insurers faced with coverage issues and alleged bad faith. We have an experienced group of seasoned coverage attorneys who regularly provide professional and cost-effective representation to insurers involved in disputes with policyholders. Insurance coverage is not a sideline in our firm. It is one of the pillars of our firm's practice. Our coverage group has decades of experience handling complex coverage and bad faith issues and is focused on helping insurers successfully handle difficult and complex claims.

We represent insurers in a wide variety of insurance coverage disputes before federal and state trial and appellate courts and arbitration panels across the Southeast. We understand the local nuances while maintaining consistent positions for our clients nationally.

Our commitment to quality service has resulted in long-term relationships with our clients, some of which go back several decades. Our clients rely on us to anticipate all angles of a coverage dispute, to control costs, and to help them achieve their objectives.

We have extensive experience with all types of property and casualty insurance policies including:

- Commercial General Liability Policies
- Commercial and Personal Automobile Policies
- Excess and Umbrella Policies
- Homeowner's Policies
- Professional Liability Policies
- Directors and Officers Policies
- Manuscript Policies
- First-Party Property Policies
- Builder's Risk, Inland-Marine, and Boiler Policies
- Alternative Risk Transfer Arrangements
- Policies with High Deductibles and S.I.R.'s

LIABILITY COVERAGE

A significant part of our coverage practice concerns evaluating complaints against insureds and determining the extent to which a duty to defend and coverage exist. Our lawyers have extensive experience with virtually every conceivable issue under both occurrence-based and claims-made liability insurance policies, including:

- Construction Defect Claims

- Late Notice
- Other Insurance Provisions
- Additional Insured Endorsements
- Personal and Advertising Injury Coverage
- Environmental Coverage
- Continuous Damage Coverage

Our coverage group also routinely handles coverage issues involving both personal and commercial auto policies, trucker policies, and uninsured motorist coverage.

FIRST-PARTY PROPERTY COVERAGE

Bovis, Kyle, Burch & Medlin, LLC has always represented insurers in property coverage disputes, especially arson and fraud cases. We have long-standing relationships with cause-and-origin experts, forensic accountants, and other technical experts. Our coverage attorneys conduct examinations under oath and correlate the work of experts. With our experience and resources, we can advise insurers on the most cost-effective method for resolving property claims. From time to time, our attorneys are consulted by underwriters and called upon to draft policy provisions. We maintain membership in the property loss section of the American Bar Association and the International Association of Defense Counsel. We have served as guest speakers and attendees for the past eight Property Loss Research Bureau conventions, and we are members of the Southern Loss Association and the Metro Arson Committee.

We have represented insurers on a wide variety of property insurance claims regarding buildings, equipment, airplanes, electronic data, and other property. Representative coverage issues include:

- Fortuity
- Exclusions
- Concurrent Causation
- Valuation
- Conditions
- Business Interruption
- Extra Expense Coverage

We focus on helping our clients avoid litigation when possible, but we can effectively litigate and try property claims when necessary.

DEFENDING BAD FAITH AND EXTRA-CONTRACTUAL CLAIMS

In the past twenty years, bad faith law governing insurers has expanded significantly, and the number of claimants and insureds willing to sue insurance companies for alleged bad faith has exploded. First-party

property claimants routinely include bad faith claims when suing their insurers for coverage. Third party claimants are increasingly trying to set up insurance companies for coverage in excess of their agreed-upon limits by making time-limited, policy-limit settlement demands. Bad faith claims against insurance companies second-guess not only the coverage analysis of the particular claim in issue, but often attack insurers' processes and procedures for doing business. Preventing and defending bad faith claims is a high priority of our clients.

Our coverage lawyers understand what is considered good faith claims handling generally and under the law and can counsel our insurance clients on how to handle a claim in a cost-effective, good faith manner that prevents bad faith from becoming an issue. Our coverage group prides itself on winning summary judgments on bad faith claims when possible and trying them to successful jury verdicts when necessary.

COVERAGE ATTORNEYS

Bovis, Kyle, Burch & Medlin, LLC understands the insurance industry. As one of the leading insurance coverage firms in the Southeast, we can provide cost-effective legal representation on virtually any insurance coverage issue that is presented in today's complex legal environment. Our insurance coverage team—**Steve Kyle**, **Jimmy Singer**, **David Russell Smith** and **Kim Jackson**—have litigated hundreds of coverage cases across the Southeast and have tried several multimillion dollar coverage cases.