



Paskert  
Divers  
Thompson  
ATTORNEYS AT LAW



A Client-Centered Commitment to Excellence

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## Liability, Insurance, Subrogation, and Recovery

### We Have Decades of Experience Representing Clients in Insurance Coverage Determinations, Disputes, and Related Matters

Parties involved with construction projects usually attempt to allocate and shift certain risks of loss or claims among one another through contractual provisions, and by requiring various types of insurance coverage as a condition of working on a project. When a claim arises, it is necessary to evaluate and enforce contractual rights and the applicable insurance policies to ensure that the appropriate parties bear the costs associated with defending or resolving the claim.

Our attorneys regularly analyze and enforce our clients' rights under other parties' commercial general liability and other insurance policies, including their rights as additional insureds. When our clients, their insurance carriers, or their sureties elect to resolve a claim, we also handle subrogation and recovery actions against the parties responsible for such claims. Our experience evaluating and enforcing insurance rights and claims is a critical advantage for efficiently and appropriately handling construction claims and lawsuits.

Along with insurance coverage matters involving construction projects, we represent businesses, governmental entities, and insurers in other liability, subrogation, and recovery matters. We have been representing clients in insurance matters since the Firm's founding in 2002, and many of our attorneys have decades of experience handling insurance issues in Florida and throughout the southeastern United States.

### About Our Liability, Insurance, Subrogation, and Recovery Practice

Liability and insurance coverage matters can present substantial risks for businesses. In many cases, securing coverage can mean the difference between facing liquidation and continuing to operate as a going concern. While governmental entities don't necessarily face this same risk, protecting taxpayer funds is equally important, and *all* insureds need to make sure they leverage the full protections to which they are entitled under their policies.

In all insurance matters, we provide advice and representation focused on protecting our clients' rights and interests under the particular facts and circumstances at hand. To do this, we take a comprehensive approach to claim analysis and recovery that involves:

- Investigating the facts underlying the claim(s);
- Evaluating all relevant insurance policies;
- Making an independent coverage determination in light of the relevant facts and available coverage;
- Pursuing recovery from third parties through litigation, fidelity claims, suretyship, and other means;
- Handling subrogation and indemnity claims;
- Handling insurance coverage disputes informally, in alternative dispute resolution (ADR) proceedings, and in litigation; and
- Appealing unfavorable decisions as necessary.

Depending on the circumstances, we can help policyholders and their insurance companies work together to dispute claims and avoid liability, or we provide representation in disputes between insureds and insurers. We have extensive experience handling all types of liability insurance claims in Florida and throughout the southeastern United States, including:

- Commercial general liability (CGL)
- Commercial Crime insurance
- Director and officer liability
- Employer liability
- Professional liability

Property and casualty insurance  
Umbrella insurance

## Insights Backed By Decades of Experience Handling Complex Insurance Matters

Regardless of the circumstances and coverage involved, we take the same comprehensive and forward-thinking approach to every insurance matter we handle. We rely on the knowledge and insights gained from our experience to help our clients make informed decisions, negotiate amicable resolutions when possible, and enforce their legal rights when necessary. While we do not hesitate to litigate insurance coverage disputes and related matters when it is in our clients' best interests to do so, we also work to achieve favorable out-of-court resolutions whenever possible.

## Speak with an Attorney in Our Liability, Insurance, Subrogation, and Recovery Practice Group

If you would like to speak with an attorney in our Liability, Insurance, Subrogation, and Recovery Practice Group, we invite you to get in touch. To schedule an appointment at your convenience, please call our Tampa office at 813-229-3500 or [tell us how we can reach you online](#) today.