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ATTORNEYS AT LAW



## CONSTRUCTION LAW Insurance Defense

The complex public and private works construction arena poses equally difficult insurance coverage challenges. The vast collective of prime contractors, specialty subcontractors, architects, design firms, manufacturers, and suppliers involved in projects large and small sets the stage for contentious disputes almost before breaking ground. For many owners and general contractors, dealing with complicated insurance issues is a job best left to Finch, Thornton & Baird, LLP.

Our experienced insurance law attorneys regularly pursue insurance coverage disputes on behalf of policyholders, their insurers, or both. We are here to provide advice and assistance in obtaining and maintaining bonding and insurance, too. Diplomacy, the ability to identify the facts, and persuasive negotiating skills ensure most coverage matters are resolved amicably. When necessary, however, the firm has defended clients through jury trial, and obtained indemnity and reimbursement of defense fees and costs.

## EXTENSIVE CONSTRUCTION EXPERIENCE IS OUR ADVANTAGE. AND YOURS.

The firm's vast knowledge of construction operations makes our attorneys uniquely capable of ascertaining and obtaining insurance benefits for a broad range of claims on public and private works of improvement. From our experience with earth movement, pollution, and other construction-related exclusions, we understand the unique circumstances that warrant coverage. Plus, it is simply not in our DNA to easily take "no" for an answer.

#### NOT ALL INSURANCE IS THE SAME. NEITHER ARE COVERAGE DISPUTES.

The larger the construction project, the more complicated the owner's insurance needs. Multiple insurers, Owner Controlled Insurance Programs (OCIPS), and Contractor Controlled Insurance Programs (CCIPS), also known as wrap-ups, are now as common as single-insurer policies. We see them all. More importantly, we understand the critical policy/policies analyses and factual evidence necessary to prepare the strongest possible defense. These capabilities ensure leverage in negotiating optimal settlements on behalf of our clients.

#### CONSTRUCTION LAW

- Claims & Disputes
- Local Agency, Municipal & State Contracts
- Federal Procurement & Claims
- Prime Contracts & Subcontracts
- Labor & Employment
- Workplace Safety & Health
- Project Counsel
- □ Corporate
- Real Estate
- □ Collections
- Insurance Defense
- Wealth Preservation

#### OTHER PRACTICES

- Labor & Employment
- Business & Commercial Litigation
- Business & Commercial Transactions
- Real Estate
- Liability Defense
- Wealth Preservation

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# CONSTRUCTION LAW

#### ACHIEVING POSITIVE OUTCOMES FOR OVER TWO DECADES.

Finch, Thornton & Baird has successfully obtained coverage of construction delay and disruption, loss of use, as well as defense fees to pursue owners for back-charges resulting from allegations of defective work and property damage. The firm has even been retained after claim resolution on behalf of insurers and policyholders to obtain reimbursement from insurance companies and additional insurance providers.

#### SERVICES

- Construction activities
- Extra contractual liability
- Bodily injury
- Pollution
- Employment
- Misrepresentation
- Construction defect

- Delay and disruption
- Loss of use
- General liability
- Products liability
- Builder's risk/course of construction
- Professional liability