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914.686.4800

INSURANCE DEFENSE & COVERAGE

Harrington, Ocko & Monk, LLP, is recognized by insurance companies throughout New York and nationwide for our skill and success in claims defense representation. We have defended the insured parties of insurance companies, including large carriers and leading third-party administrators, in a multitude of matters.

Clients frequently turn to our firm for representation in complex, high-stakes insurance disputes. We have a successful track record of representing insureds in a variety of difficult cases over the years, including trials to verdict (first-party and third-party litigation) and appeals. Our ability to exceed expectations time and again is evidenced by our long-term relationships with clients, including many major domestic and international insurance companies.

Our objective is to provide clients not only with correct legal advice, but also a roadmap to resolve a claim before it becomes contentious. If a dispute arises between the insurer and insured, we strive to find a correct, effective and fair resolution without litigation, if possible. When the need for litigation arises, we staff coverage-related litigation in the most efficient manner possible, attempting to have each project performed by the attorney who is most capable of performing the task at the most efficient rate.

Insurance Coverage

We have developed an extensive practice in insurance coverage matters ranging from disputes over termination of coverage to bad faith litigation. Our attorneys provide counsel to private companies and insurers on often-overlooked coverage considerations, policy drafting, interpretation, claims analysis, claims management, allocation methodologies, litigation, alternative dispute resolution and the use of cost-saving technology. We have written hundreds of opinion letters, reservation of rights letters and disclaimers and, when called upon, have successfully defended

PRACTICE AREAS

Our insurance defense practice extends to every type of property, casualty and commercial coverage matter. We have extensive experience in the following areas:

**CONSTRUCTION ACCIDENTS
NEW YORK LABOR LAW MATTERS**

**GENERAL LIABILITY, PREMISES
AND COMPLEX TORTS**

PROPERTY DAMAGE CLAIMS

ENVIRONMENTAL AND TOXIC TORTS

PRODUCTS LIABILITY

INSURANCE COVERAGE DISPUTES

EDUCATION AND NOT-FOR-PROFIT

these opinions in both the prosecution and defense of declaratory judgment actions. Our Risk Transfer Unit has not only set precedent in securing coverage for our clients, but has also recouped hundreds of thousands of dollars in defense costs incurred during the pendency of the coverage disputes.

Harrington, Ocko & Monk, LLP, has a distinguished record of speaking and publishing on cutting-edge coverage issues of concern to insurance professionals and has played a leading role in the New York State Bar Association. We regularly apprise our existing clients of significant changes in the law that can potentially impact coverage.

Representative Matters:

- Obtained additional insured coverage on behalf of University client by successfully negotiating a voluntary rescission of a prior disclaimer of coverage
- Successfully raised “law of the case” defense in obtaining reimbursement of fees for client post trial notwithstanding client’s contract entitling it to fees being cancelled prior to underlying loss.
- Successfully prosecuted declaratory judgment action on behalf of homeowner against property insurance carrier resulting in 100% payment on claim.

We offer highly experienced and accomplished insurance defense attorneys utilizing a broad network of resources. Contact our firm to learn more about our lawyers and our accomplishments in the area of insurance defense. For the convenience of our clients, we have offices in Manhattan and White Plains.