

Insurance Coverage

Some of the largest cases involving insurance arise in the coverage arena, where the exposure becomes an “all or nothing” proposition.

Zausmer is on the cutting edge of insurance coverage issues significantly impacting insurance companies and businesses. We have litigated numerous coverage issues to the Michigan Supreme Court, and have played an instrumental role in setting the standards on coverage issues in Michigan. We have litigated coverage issues on behalf of countless insurance companies and the largest corporations in the state.

Our attorneys handle disputes originating from a broad range of liability insurance policies, including:

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| Commercial general liability | First party property insurance |
| Directors' and officers' liability | Business interruption |
| Employment practice liability | Excess and umbrella |
| Errors and omissions (including professional liability policies covering health care providers, architects and engineers, attorneys, accountants, and fiduciaries) | Specialty lines |

We routinely provide coverage opinions to our clients on a range of issues from high dollar value exposures found in environmental, construction, and property damage claims to the most complicated and intricate automobile No-Fault coverage issues. We actively stay current with all trends in coverage claims. For example, computers are an integral part of any business, and the firm has successfully obtained business interruption coverage for its clients for losses arising from computer failures.

The firm is also experienced in all issues related to voiding of insurance policies on the basis of fraud or misrepresentation. We have represented insurance carriers before the Michigan Department of Insurance and Financial Services asserting the rights of carriers to rescind policies based on material misrepresentations.

With the stakes in the millions of dollars, we repeatedly obtain successful results for our clients.



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