

INSURANCE POLICY REVIEW & RENEWAL



SDV WILL:

- ✓ Determine the coverage you need for your operations
- ✓ Identify coverage gaps between your various policies
- ✓ Ensure that excess coverage lines up properly with underlying coverage
- ✓ Coordinate your insurance coverage with the risks transferred pursuant to contracts
- ✓ Harmonize your company's coverage with other insurance available via additional insured status or Wrap-Ups
- ✓ Verify that you have the best available ISO forms and endorsements to protect your particular needs
- ✓ Pin-point non-standard exclusions that take away coverage
- ✓ Recommend endorsements that specifically address common coverage problems
- ✓ Develop a plan for renewal with your insurer by identifying your most important coverage needs and helping you negotiate appropriate coverage

ADVICE & RECOMMENDATIONS:

- Selection of Policy Forms
- Selection of Endorsements
- Negotiation with Insurers
- Coordination of Coverage with Contracts
- Preparation of Endorsements to Address Specific Coverage Issues

REVIEW OF THE FOLLOWING POLICIES:

- Professional Liability
- Employers Liability
- Directors and Officers
- Employment Practices
- Fiduciary Liability
- Excess and Umbrella
- Employers Benefits
- Commercial General Liability
- Builders Risk
- Commercial Property
- Pollution Liability
- Wrap-Ups (OCIPs and CCIPs)
- Products Liability
- Marine

SDV MANUSCRIPT ENDORSEMENTS:

- Priority of Coverage/Other Insurance Issues
- Notice and Late Notice
- Defective Construction as an "Occurrence"
- Wrap-Ups
- Defective Construction Exclusions



ATTORNEYS FOR POLICYHOLDERS



POLICY REVIEW/RENEWAL EXPERIENCE

- ∴ SDV has extensive experience representing policyholders and working with insurance brokers and risk managers reviewing policies to assess coverage and identify potential coverage gaps.
- ∴ SDV works closely with risk managers and insurance brokers during policy renewal negotiations to develop policy language best suited to your company's needs.
- ∴ SDV's exclusive representation of policyholders gives us a broader perspective on the insurance marketplace and helps ensure corporate policyholders are getting competitive terms.

REPRESENTATIVE CLIENTS



Our clients include retailers, suppliers, manufacturers, property owners, general contractors, construction managers and subcontractors, such as:

- | | |
|------------------------------------|---------------------------------|
| ∴ BIC Corporation | ∴ Midboro Management |
| ∴ Camuto Group | ∴ Newman Associates, Inc. |
| ∴ Combustion Engineering, Inc. | ∴ Raytech, Inc. |
| ∴ CVS Caremark Corporation | ∴ Sheffield Laboratories |
| ∴ EMCOR Group, Inc. | ∴ Skanska |
| ∴ General Electric Company | ∴ STRUCTURE TONE, INC. |
| ∴ Konover Construction Corporation | ∴ Turner Construction Co., Inc. |

LITIGATION EXPERIENCE

SDV has a national practice focused *exclusively* on representing policyholders in disputes with their insurance companies. Our seasoned team of litigators represents clients in the retail, construction, environmental, healthcare and manufacturing industries nationwide. We provide big firm experience, resources and service delivered with small firm cost-effectiveness and responsiveness.

Over the past 10 years, SDV has represented large corporate policyholders, small companies, non-profit institutions, municipalities, state governments, utilities and individuals. The firm works directly with CEOs, CFOs, in-house counsel, insurance managers, brokers, risk managers and their staff to resolve insurance coverage disputes. An important facet of SDV's attorneys' skills is our experience in alternative dispute resolution. The firm regularly counsels clients concerning out-of-court alternatives, including arbitration, mediation and other less formal resolution techniques.

SDV's experienced team of trial lawyers has tried numerous insurance coverage cases in both state and federal courts nationwide. Our attorneys have the skills to prepare for trial effectively, are focused on critical issues and are prepared to argue those issues persuasively. SDV has argued successfully in a wide variety of appellate courts including federal circuit courts of appeal and numerous state appellate courts throughout the nation.



ADVOCATES FOR POLICYHOLDERS