

## **INSURANCE COUNSELING**

### **OVERVIEW**

BCLP lawyers advise our clients on the use of an array of environmental insurance products to protect them against environmental risk. We have extensive experience advising clients on insurance for cleanup liability, personal injury and property damage liability, claims for natural resource damages, business interruption due to environmental issues, claims of non-compliance and changes in environmental laws. We assist our clients in evaluating the usefulness of environmental insurance policies as a backup to, or replacement for, indemnities, escrows and reserves. We help manuscript and negotiate the terms of policies on our clients' behalf to protect against liabilities and cleanup cost overruns, facilitate environmental remediation and redevelopment, protect real estate portfolios and foster sales and loan transactions. We assist our clients both in procuring such policies and when necessary, making claims under such policies.

## MEET THE TEAM



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## **RELATED PRACTICE AREAS**

- Energy & Natural Resources

## **RELATED INSIGHTS**

Insights

Mar 02, 2022

## **Corbin & King: Denial of Access clause and Composite policy cover for COVID-19**

The Commercial Court has found in *Corbin & King Ltd v Axa Insurance UK Plc* that a Non-Damage Denial of Access ("NDDA") clause responds to COVID-19 business interruption losses. Further, that where the policy provides cover by reference to the Insureds' "business" where access to its "premises" was restricted, that the insured would be entitled to claim the sub-limit of cover in respect of each premises, for each lockdown or restriction. This decision, if upheld by appellate courts, could materially increase some insurers' exposure to COVID-19 business interruption losses if they have underwritten comparable NDDA covers.

Insights

Feb 25, 2022

## **Is COVID-19 a Catastrophe?**

Awards

November 4, 2021

## **U.S. News - Best Lawyers® 'Best Law Firms' 2022**

Insights

Mar 09, 2020

## **Is COVID-19 one "event": reinsurance aggregation**