



Walter J. Andrews

Partner

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SERVICES

Industries

Energy

Energy Sector Security Team

Real Estate Investment and Finance

Unmanned Systems Group

Unmanned Aircraft Systems

Practices

Insurance Coverage

Cyber Insurance

Cyber Investigation and Privacy Litigation

Reinsurance

Rocket Docket Practice (US District Court for the Eastern District of Virginia)

Litigation

Crisis Management

EDUCATION

JD, University of Chicago Law School, 1982

BA, Swarthmore College, 1979

Walter's practice focuses on complex insurance litigation, counseling and reinsurance arbitrations and expert witness testimony.

As the head of the firm's insurance coverage practice, Walter offers clients more than 25 years of experience managing insurance-related issues, including program audits, policy manuscripting, counseling, litigation and arbitration. He works with companies in a diverse range of industries, including financial services, consumer products, food and beverages, chemicals, real estate and municipalities.

Walter is admitted to practice before courts and arbitral bodies across the United States and abroad, including the United States Supreme Court, US Courts of Appeal for the Second, Third, Fourth, Sixth, Seventh, Eighth and Eleventh Circuits, and US District Courts for the Eastern and Western Districts of Virginia, Eastern District of Washington, Western District of Washington, District of North Dakota, Southern and Middle Districts of Florida, Southern District of New York, and Eastern District of North Carolina. He litigates insurance coverage and bad faith disputes around the nation, involving business interruption, product liability, construction defect, reinsurance matters, cyberinsurance and e-commerce issues, and other emerging claims. These matters involve a variety of insurance contracts, including professional liability, first party property, general liability insurance policies, cyberinsurance, and various reinsurance agreements.

Relevant Experience

- Obtained summary judgment for our client in the World Trade Center Properties coverage litigation, regarding the number of occurrences arising from the 9/11 terrorist attack.
- Secured a favorable award in arbitration related to a dispute regarding obligations to manage a book of umbrella and high excess liability risks. The arbitration panel granted all relief requested by our client, a result that was confirmed by the Supreme Court of New York.
- Litigated D&O issues involving claims against public union board of directors.
- Represented clients in numerous criminal investigations regarding D&O coverage.

BAR ADMISSIONS

District of Columbia

Florida

Virginia

- Represented non-profit boards of directors on fiduciary claims under D&O policies.
- Advised clients on potential D&O and cyber insurance coverage for data breach claims.
- Obtained summary judgment for client on Civil Authority claim arising out of a North Carolina hospital's business interruption claims related to Hurricane Floyd.
- Led coverage strategy for a mobile home manufacturer facing hundreds of claims arising out of FEMA's use of our client's recreational vehicles as "temporary" living accommodations following Hurricanes Katrina and Rita, resulting in alleged exposure to formaldehyde.
- Successfully represented a client in district court and appellate court proceedings to determine the number of occurrences that resulted from claims brought due to several shootings at a graduation party in Miami, Florida.
- Counsel for a national real estate development company on coverage under a Builder's Risk policy for property damage, delay damages, and business income loss resulting from a significant gas explosion affecting construction of a high-rise hotel and office tower. Also advised the client on coverage for potential third party claims under its commercial general liability policies and additional insured coverages.
- Obtained summary judgment in the Eastern District of Virginia on the question of the reach of territorial coverage for international terrorism claims, in a decision affirmed by the Fourth Circuit.
- Selected reported cases include:
 - *Hillsborough County v. Star Ins. Co.*, ---F.3d---, 2017 WL 460999, (11th Cir. 2017)
 - *State Nat. Ins. Co. v. Robert*, 139 So. 3d 949 (Fla. Dist. Ct. App. 2014), rev. denied, No. SC14-1662, 2015 WL 1844052 (Fla. Apr. 22, 2015)
 - *Gen. Sec. Nat'l Ins. Co. v. N.J. Intergov'tl Ins. Fund et al.*, No. A-5591-08T1, 2011 N.J. Super. Unpub. LEXIS 2288 (N.J. Super. Ct. App. Div. Aug. 25, 2011)
 - *Cato Inst., Inc. v. Cont'l Cas. Co., et al.*, No. 8:11-cv-01418-JFM, 2011 WL 3626784 (D. Md. Aug. 16, 2011)
 - *State Nat'l Ins. Co. v. Miami*, No. 09-23273, 2010 U.S. Dist. LEXIS 105621 (S.D. Fla. Sept. 21, 2010)
 - *U.S. Specialty Ins. Co., et al. v. North River Ins. Co., et al.*, Civ. No. CAM-L-4901-08 (N.J. Super. Ct., Law Div. March 1, 2010)
 - *State Nat'l Ins. Co. v. Lamberti*, No. 08-CV-60760, 2009 U.S. Dist. LEXIS 22707 (S.D. Fla. March 20, 2009); affirmed, 362 Fed. Appx. 76 (11th Cir. 2010)
 - *CACI Int'l, Inc. v. St. Paul Fire and Marine Ins. Co.*, 566 F.3d 150 (4th Cir. 2009)
 - *Parts, Inc. v. Utica Mut. Ins. Co.*, 602 F. Supp. 2d 617 (Md. Feb. 27, 2009)
 - *Government Employees Ins. Co. v. Rivas*, 573 F. Supp. 2d 12 (D.C. Aug. 26, 2008)

Memberships

- Vice Chairman, Greater Miami Chamber of Commerce, Senior Executive Orientation Committee (2016–2017)

- Fellow, American College of Coverage and Extracontractual Counsel; Co-Chair, Communications Committee
- Member, American Bar Association, Section of Litigation, Insurance Coverage Litigation Committee (Former Chair, 2001-2004)
- Former Chair, 2008-2010, Federation of Defense and Corporate Counsel (FDCC) Insurance Section
- Former Member, International Association of Defense Counsel (IADC)
- Life Fellow, American Bar Foundation

Awards & Recognition

- Honoree, Attorney of the Year, Daily Business Review's 2018 Professional Excellence Awards
- Recognized, *Who's Who Legal: Insurance & Reinsurance 2015*
- Recognized, *Who's Who Legal: Insurance & Reinsurance 2014*
- Leader in the Field, Insurance, Virginia, Chambers USA: Guide to the World's Leading Lawyers for Business, 2011-2014
- Legal Leader, Litigation, ALM Legal Leaders – Washington, DC, 2013
- E. Randolph Williams Award for Outstanding Pro Bono Service, 2005–2010, 2012

Events

- Speaker, "Insurance Coverage Litigation: 30 Years of Lessons Learned," 2018 Insurance Coverage Litigation Committee CLE Seminar, Tucson, Arizona, March 2, 2018
- Presenter, "Insurance Implications of hurricanes – Lessons Learned and Tips for the Future," Florida Institute of CPAs - Valuation, Forensic Accounting and Litigation Services Conference, January 11, 2018
- Speaker, FEI & WEL Present Cyber Risk – Manage, Transfer or Fingers-Crossed! January 10, 2018
- Speaker, Real Estate and Cyber Attacks: Why You're Not Above the Risk, January 9, 2018
- Speaker, A Primer on Cyber Insurance: Is It Your Answer To Surviving A Cybersecurity Crisis? November 14, 2017
- Speaker, Rethinking Insurance Coverage for Autonomous Vehicles, 2017 University of Michigan Law School Symposium, Ann Arbor, MI, October 20, 2017
- Co-presenter, GMBHA Presents Weathering Hurricane Irma Losses: A Guide to Insurance Recovery & Claim Preparation for Irma Insurance Claims, Greater Miami & The Beaches Hotel Association Conference, September 26-27, 2017
- Co-presenter, Insurance Coverage: Is Your Co-op Covered?, NRECA Legal Seminar, Portland, Oregon, July 24, 2017
- Panelist, GMBHA Cyber Security Panel, Miami, Florida, February 1, 2017
- Presenter, Banking & Financial Services CEO Roundtable, Greater Miami Chamber of Commerce, Miami, Florida, May 11, 2016

- Speaker, First Party Cyber Damages: Risk Quantification and Transfer Strategies, RIMS Chesapeake Chapter, Baltimore, Maryland, March 17, 2016
- Focus On Cross Border Insurance Coverage Issues for Policyholders, February 17, 2016
- Panelist, Focus On Cross Border Insurance Coverage Issues for Policyholders, October 29, 2015
- Presenter, “Insurance: Best Practices for Obtaining Coverage for Your Litigation Costs, Settlement and Indemnity Payments,” Litigation Strategies, Tactics, and Skills, October 5, 2015
- Speaker, “You Have Been Hacked, Now What?” Greater Miami Chamber of Commerce, Miami, Florida, September 24, 2015
- Speaker, “Supply Chain Risk Management: Strategies for Global Sourcing,” Florida Annual RIMS Conference, Naples, Florida, July 30, 2015
- Speaker, Focus on Latin America Webinar - Cross Border Insurance Issues for Policyholders Doing Business in Latin America and US, May 14, 2015

Publications

- Co-author, Sexual Harassment and Insurance: Are Your Clients’ Businesses Covered?, *PropertyCasualty360*, March 8, 2018
- Co-author, #MeToo—Sexual Harassment and Insurance. Is Your Business Covered?, *Daily Business Review*, March 1, 2018
- Co-author, Your Liability Insurer May Be Obligated to Provide a Defense in the Chapter 558 Process, *Daily Business Review*, January 18, 2018
- Co-author, After Irma: Is Your Business Entitled to Insurance Coverage for Additional Lost Profits?, *Daily Business Review*, December 22, 2017
- Co-author, 3 Takeaways Squeezed Out of Juicer’s Insurance Battle, *Law360*, December 21, 2017
- Co-author, How To Avoid Getting Squeezed Out Of Coverage, *Law360*, December 21, 2017
- Co-author, Bloomberg Law Practice Suite – Cyber Insurance, *Bloomberg BNA*, October 12, 2017
- Co-author, In the Race to Win the Autonomous Vehicle Market, Covering Risk Is Key, *Daily Business Review*, October 11, 2017
- Author, Multiple hurricanes, multiple insurance claims, *Houston Chronicle*, September 15, 2017
- Co-author, Court Resolves Reinsurance Limits Dispute Based on Contract’s Unique Terms, *Law360*, September 14, 2017
- Co-author, The First 60 Days Post-Irma Are Critical to Your Insurance Recovery, *Daily Business Review*, September 12, 2017
- Author, The Arrival of Hurricane – and College Football – Season Underscores the Importance of Having Event-Cancellation Insurance in Place, September 8, 2017
- Co-author, Harvey Reminds South Florida to Review Insurance Coverage Before Irma, *Daily Business Review*, September 6, 2017

- Co-author, Harvey Reminds South Florida to Review Insurance Coverage Before Irma, *The American Lawyer*, September 6, 2017
- Co-author, Practitioner Insights: Coal Ash Poses Slew of Coverage Issues, *Bloomberg BNA*, August 29, 2017
- Real Estate Is Not Above the (Cyber Attack) Risk, *Commercial Observer*, August 9, 2017
- Commentary, Ransomware Attacks Highlight Need for Cyberinsurance Coverage, *Daily Business Review*, August 2, 2017
- Author, Have You Examined Your Cyber Insurance Policy Lately? (Q&A with Walter Andrews), *Daily Business Review*, July 6, 2017
- Co-author, New Opportunities – and New Risks – in an Era of Autonomous Vehicles, *Risk & Compliance*, July-September 2017
- Co-author, The USF&G (Western MacArthur) Case: Key Takeaways, *Westlaw Journal Insurance Coverage*, June 23, 2017
- Co-author, Ensuring Your Business Has Adequate Insurance Coverage Before A Hurricane Strikes, June 2017
- Co-author, Not If, But When: Five Questions You Should Ask When Seeking Cyber Insurance, *Global Banking & Finance Review*, April 17, 2017
- Co-author, A Cyber Coverage Warning for Hospitality Insureds, April 2017
- Contributing Author, First Party Insurance Compendium: Fee Shifting, ACCEC, March 2017
- Co-author, Digital Due Diligence: Four Questions to Evaluate Cyber Insurance Coverage, *Risk Management Magazine*, March 1, 2017
- Protecting Business Income When Disaster Strikes, December 2016
- Co-author, After Matthew, The Insurance Storm Begins, *Daily Business Review*, October 11, 2016
- Co-author, Cross-Border Insurance Coverage, *New Appleman Insurance Law, LexisNexis Publishers*, September 15, 2016
- Co-author, *Bellefonte*: The Tide Continues to Turn, *Westlaw Journal Insurance Coverage*, April 22, 2016
- Co-author, Insurance Planning for 2016: Top Ten Real Estate Liability Concerns, *Real Estate Finance Journal*, April 12, 2016
- Author, What, me worry? My insurance will cover this, right?, *South Florida Business Journal*, March 4, 2016
- Co-author, Interim Security: A Powerful Tool for Protecting the Integrity of Reinsurance Arbitrations, *Reinsurance Encounters, Reinsurance Interest Group, CPCU Society*, October 2013
- The Duty to Settle and Its Variations, *Insurance Coverage Litigation Newsletter*, ABA Section of Litigation, July 2013