



Client

Federal Insurance Company



PERSEVERING ON YOUR BEHALF

Cozen O'Connor won a total victory in a case where plaintiffs sought more than \$15 million in damages. Following a two-week trial in the United States District Court in Nashville, Cozen O'Connor obtained a total defense victory thoroughly debunking plaintiffs' causation theory and rendering a jury verdict in favor of Federal Insurance Company, part of the Chubb Group of Insurance Companies. The plaintiffs, a physician and his wife, are prominent figures in the Nashville community and operate a successful medical-building design company. In 2010, plaintiffs filed a claim for massive property damages to a rental property they own that includes a 7,000-square-foot house and 1,200-square-foot pool house, and is situated on a steep, wooded slope in an exclusive Nashville suburb. Plaintiffs claimed that a microburst or tornado-like event snapped trees on the hillside behind the property and drove them like projectiles into the house, causing total destruction. A comprehensive claim investigation by Federal revealed, however, that the losses were caused by a historic rainfall and consequent landslide, a peril that was excluded by the policy, and that no wind event could be responsible for the damages. After Federal denied the claim, plaintiffs hired an array of experts, including a geotechnical engineer and meteorologist, to support their wind-event theory. Cozen O'Connor attacked the methodology and credibility of plaintiffs' witnesses using an exceptional team of scientists and engineers, including one of the foremost experts on Doppler radar. Despite plaintiffs \$15 million claim in damages, Cozen O'Connor prevailed and the jury rendered a verdict in favor of Federal.

[CASE STUDIES INDEX](#)

ATTORNEYS

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McKay, Thomas

CAPABILITIES

Insurance Coverage