



Tiffany Bustamante

Co-Chair, Bad Faith Group

Miami

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Practice Areas

- Bad Faith
- Insurance Coverage
- Professional Liability Insurance Coverage
- Commercial Litigation
- Professional Liability
- Appellate & Supreme Court

Education

- University of Florida School of Law, J.D., 2015
- Florida State University, B.S., *cum laude*, 2012

Bar Admissions

- District of Columbia
- Florida

Court Admissions

- U.S. District Court -- Middle District of Florida
- U.S. District Court -- Northern District of Florida
- U.S. District Court -- Southern District of Florida

Affiliations

University of Florida Law Alumni Council

Awards & Honors

- Super Lawyers "Rising Star" (Florida) 2023 - 2024

Tiffany concentrates her practice on complex civil litigation, with extensive experience in matters pertaining to property, casualty, commercial general liability, and bad faith litigation. She has participated in all phases of the defense of these matters, from initial discovery through dispositive motions, expert discovery, settlement negotiations, and trial practice, in both federal and state courts. She has litigated numerous coverage issues on behalf of commercial carriers, including declaratory relief, breach of contract, bad faith, punitive damages, fraud, prima facie tort, tortious interference, and deceptive trade practices claims.

Prior to joining the firm, Tiffany was a partner with a boutique litigation firm based in Miami, Florida. There, she represented insurers in complex coverage claims involving directors' and officers' liability, professional liability, general liability, first-party property coverage, and bad faith litigation. She also provided insurers with coverage and excess exposure opinions, monitored potential excess exposure issues, conducted complex coverage analysis, and handled multiple claimant issues.

For over a decade, Tiffany has served as a *guardian ad litem* volunteer, first with the Eighth Judicial Circuit in Gainesville, Florida, and currently with the Eleventh Judicial Circuit in Miami, Florida. In this role, she provides the court with recommendations for the care of children and advocates on behalf of abused, neglected, and abandoned children.

Tiffany earned her bachelor of science, cum laude, from Florida State University and her juris doctor from the University of Florida Levin College of Law. She currently serves as an appointed member on the University of Florida Levin College of Law's Law Alumni Council (LAC).

Tiffany currently serves as the co-vice chair of Cozen O'Connor's Bad Faith group. She also serves on the Global Insurance Department's Tech Innovation Committee, spearheading efforts to incorporate and leverage cutting edge artificial intelligence tools to deliver faster, more accurate, and cost-effective legal services to insurer clients.

Tiffany is a fluent Spanish speaker.

Experience

Obtained summary judgment in a catastrophic electric shock injury case where the plaintiff claimed in excess of \$6 million in damages. Secured unanimous affirmance by a three-judge panel after oral argument before the Fourth District Court of Appeal, and defeated the plaintiff's subsequent appeal to the Florida Supreme Court.

Obtained reversal of the trial court's non-final order granting the insured's motion to compel appraisal of an insurance claim and obtained attorney's fees in connection with the appellate process.

Obtained an order from the Florida Supreme Court denying writ of certiorari in a multimillion-dollar, fatal motor vehicle accident.

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