

## Accident & Health

### Navigating the Human Side of High-Stakes Claims

Accident and health insurance presents a unique set of legal challenges, from interpreting nuanced policy language to addressing high-stakes claims involving significant medical or financial loss. At Fields Howell, we represent insurers across the full spectrum of accident and health coverage, including travel-related injuries, personal accident, sickness, short-term disability, dismemberment, and accidental death.

Our attorneys are particularly adept at evaluating and litigating complex claims involving high-net-worth individuals, professional athletes, and international exposures. We've handled matters ranging from pre-existing injury disputes for commercial drivers, to claims arising from high-risk occupations—including injuries suffered by private military contractors in foreign combat zones.

We regularly issue detailed coverage opinions, advise on claims involving supplemental policies for entertainers and executives, and defend carriers in litigation where policy exclusions and benefit eligibility are contested. Whether the issue involves short-term disability benefits or long-term supplemental coverage, our team brings clarity, efficiency, and focused advocacy to every case.

### Attorneys

#### Our Accident & Health Team

- Giulia Bollini
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