Fields Howell LLP

Builder's Risk

Protecting What's at Stake Before It's Built

Builder's Risk insurance sits at the intersection of property coverage and construction risk. These policies are critical during the course of construction, but claims often raise complex questions about causation, covered versus excluded perils, and responsibility among contractors and owners. At Fields Howell, we represent carriers facing claims arising from fires, floods, collapses, wind damage, and defective workmanship—often on projects involving tens of millions of dollars.

Our team advises on policy interpretation, including sublimits, soft cost provisions, and timing of loss. We've handled disputes involving delay claims, ordinance enforcement, and damage to partially completed structures. We also work with carriers to assess claims involving multiple parties and layers of coverage, ensuring that risks are clearly defined and responsibilities properly allocated.

In addition to coverage counseling, Fields Howell defends insurers in litigation stemming from builder's risk disputes. Our attorneys have experience navigating multi-party construction litigation, including coordination with general liability and professional liability policies where coverage overlaps or conflicts arise. From claim inception through trial, we deliver clear legal strategies and effective advocacy to protect insurers' interests throughout the build process.

Attorneys

Our Builder's Risk Team

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