Fields Howell LLP

Contingency

Coverage That Performs When the Show Can't Go On

Contingency insurance protects against the unexpected—canceled concerts, disrupted film shoots, postponed sporting events, and other high-profile cancellations that carry both financial and reputational risk. At Fields Howell, we have defended insurers in a wide array of contingency claims across the U.S. and abroad, involving everything from international entertainment tours to professional sporting events, business conferences, and major productions.

What sets us apart is our experience with the specialized policy forms used in the London and European markets. We understand the nuances of contingency coverage, including net loss provisions, force majeure clauses, and exclusions related to known risks. Our attorneys played a key role in *Defeat the Beat, Inc. v. Underwriters at Lloyd's London*, where the North Carolina Court of Appeals upheld our interpretation of a "net loss" clause, clarifying a significant coverage issue in the contingency space.

In addition to litigation and claims defense, Fields Howell frequently assists underwriters with policy wording and risk evaluation during the underwriting process. Whether the claim stems from a high-profile cancellation or a venue disruption, we bring precision, responsiveness, and market-specific knowledge to every matter we handle.

Attorneys

Our Contingency Team

- Paul L. Fields, Jr.
- Gregory L. Mast
- Robert E. McLaughlin