## Fields Howell

## **Environmental Liability**

## Clarity in the Face of Environmental Risk

Environmental liability claims often involve long-tail exposures, regulatory complexity, and substantial cleanup costs. At Fields Howell, we represent insurers in both claims-made and occurrence-based environmental policies, including contractors pollution liability (CPL), site-specific environmental policies, and traditional CGL coverage. Our team advises on the scope of pollution exclusions, bodily injury triggers, property damage, and remediation cost recovery.

We assist insurers in evaluating whether environmental releases constitute a covered "occurrence," whether notice was timely, and whether the pollution was sudden and accidental or gradual and expected. Our attorneys are experienced in handling coverage disputes involving underground storage tanks, industrial spills, mold claims, and exposure to hazardous materials. We also defend insureds in litigation arising from both government–mandated cleanups and third–party lawsuits.

Staying current is essential in this area of law. Our team continuously monitors developments in environmental liability jurisprudence across multiple jurisdictions, using that knowledge to educate clients, refine coverage positions, and build litigation strategies. Whether advising on a single-site cleanup or defending a multi-party toxic tort case, Fields Howell brings informed, practical solutions to every environmental claim.

## Attorneys

Our Environmental Liability Team

- Paul L. Fields, Jr.
- Robert E. McLaughlin
- Christopher S. Myles
- Lionel F. Rivera