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**State College, PA**

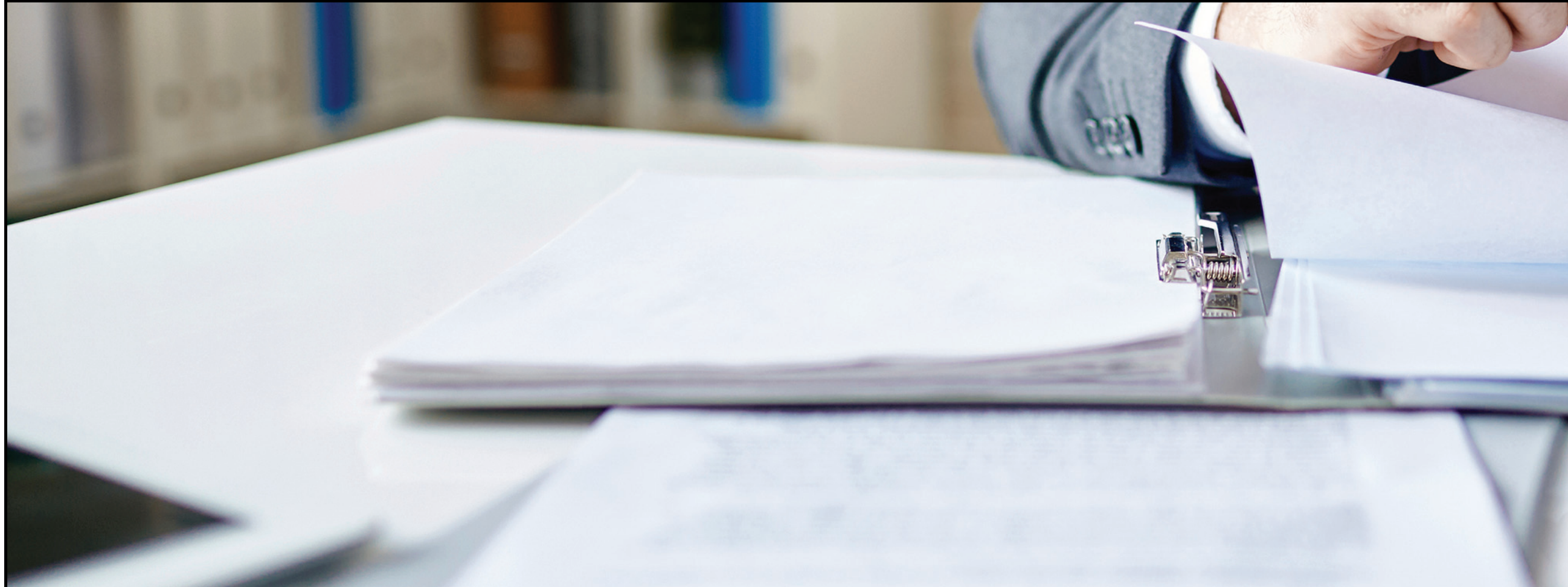
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**The McNees Insurance Group**



# INSURANCE

The McNees Insurance Group represents the interests of insurers, businesses, public authorities, and professionals in insurance defense, insurance coverage, and bad faith matters. We advise policy holders on a variety of issues relative to the amount, scope, and type of their insurance coverage. We provide solid, practical advice regarding how insurance coverage impacts upon the client's needs and goals.

Insurance policies are complex legal documents. In addition to the language itself, thousands of court opinions affect the interpretation of insurance coverage. For more than 40 years, we have helped our clients understand their coverages and navigate the obstacles that often times stand between the client and a favorable recovery or outcome.

We have successfully handled breach of contract, declaratory judgment, and bad faith litigation. We help our clients evaluate the amount of the loss, submit the appropriate paperwork to the insurance company, and negotiate the claim settlement. Moreover, we work with our clients to review insurance policies and determine if, and to what extent, a claim is covered. We additionally provide advice to clients relative to coverage limits and scope of policies, and can work with brokers, agents, and other insurance professionals to ensure all of the client's insurance needs are being met.



Our Insurance Recovery and Counseling group has specifically handled a variety of insurance matters, including policies addressing:

- Boiler and machinery
- Business income loss
- Computer viruses
- Commercial General liability
- Commercial and personal auto
- Directors and officers
- Errors and omissions
- Employment practices liability
- Environmental and pollution
- Farm insurance
- Fiduciary liability
- Flood insurance
- Food contamination
- Garage owners liability
- Health insurance
- Inland Marine
- Intellectual property
- Life, accident and disability
- Personal and advertising injury
- Product liability
- Product recall
- Professional liability
- Property and casualty
- Terrorism
- Worker's Compensation
- Umbrella and excess coverages

## The McNees Insurance Group



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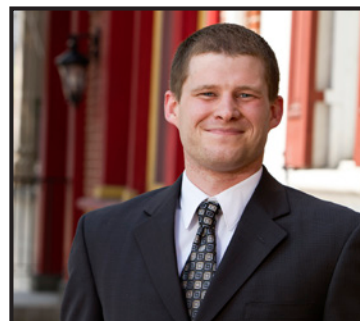
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