



Lindsey Dean is a partner who handles complex disputes involving commercial general liability, professional liability, and directors & officers liability claims for both primary and excess insurers. Lindsey has also been instrumental in advising clients on wording and claim challenges arising from the novel world of cyber liability coverage.

Lindsey is an integral member of BatesCarey's Opioid Coverage Task Force, through which she participates in monitoring, analyzing, and litigating cutting edge insurance coverage issues related to opioid lawsuits filed nationwide against pharmaceutical manufacturers, distributors, and retail pharmacies.

Lindsey's insurance work has been highly regarded by both clients and peers alike, earning her recognition by *The Best Lawyers in America* in their "Ones to Watch" list in 2021.

Lindsey spent six months as a secondee with a global insurer, where she worked closely with the U.S. Management Liability Team. During the secondment, Lindsey handled EPL and D&O claims, analyzed coverage under management liability policies, evaluated exposure under excess management liability and cyber liability policies and assisted with drafting policy language.

REPRESENTATIVE MATTERS

Westport Insurance Corp. v. Sycamore Community Unit School District #427, 555 F.Supp.3d 550 (N.D. Ill. 2021). Obtained judgment on the pleadings holding that insurer client owed no coverage in connection with an underlying sexual abuse claim because late notice and a criminal/dishonest acts exclusion barred coverage for, respectively, an insured school district and its alleged former employee.

Terry Black's Barbecue, LLC v. State Automobile Mut. Ins. Co., 22 F.4th 450 (5th Cir. 2022). Affirmed the district court's entry of judgment in State Auto's favor upon finding that the insured failed to plausibly allege any tangible alteration or deprivation of its property which then caused its suspended operations, as necessary to satisfy the policy's "direct physical loss" prerequisite under the business income and extra expense provisions.

Isaac's Deli v. State Auto Prop. & Cas. Ins. Co., 539 F.Supp.3d 424 (E.D. Pa. 2021). Granted insurer's motion for judgment on the pleadings and found that government orders regulating use of property fall within Policy's ordinance or law exclusion.

Univ. Mgmt., Inc. v. State Auto Prop. & Cas. Ins. Co., No. 1:20-CV-138-DMB-RP, 2022 WL 805879 (N.D. Miss. Mar. 15, 2022). Granted insurer's motion for summary judgment on absence of coverage under Food-Borne Illness Endorsement.

Danco LLC v. State Auto Prop. & Cas. Ins. Co., No. 3:20CV235-MPM-JMV, 2022 WL 1369064 (N.D. Miss. May 3, 2022). Granted insurer's motion for judgment on the pleadings on absence of coverage under Restaurant Extension Endorsement.

PRESENTATIONS

Artificial Intelligence: The Claims, The Coverage, The Future; World-wide client webinar

Contact Information

Email: ldean@batescarey.com
Office: (312) 762-3295

Practice Areas

- Commercial General Liability
- Opioid Coverage Task Force
- Professional Liability

Education

- DePaul University College of Law, J.D. 2014, cum laude
- DePaul University, B.S. 2011, cum laude

Memberships

- Professional Liability Underwriting Society
- Claims and Litigation Management Alliance

Admissions

- Illinois
- California
- U.S. District Court for the Northern District of Illinois
- U.S. District Court for the Southern District of Illinois
- U.S. District Court for the Central District of Illinois
- U.S. Court of Appeals for the Seventh Circuit

(April 2024)

Under the Influencers: The Scope of Media Coverage in the Digital Age; Client seminar (February 2024)

Coverage Yoga: The Twists and Turns of Coverage Position Letters; Client Seminar (August 2021)

PUBLICATIONS

"Full Clarity on Partial Releases," CLM Magazine (May 16, 2023)

"New Year, New California Requirements for Time-Limited Demands," BatesCarey LLP News (January 5, 2023)

"COVID-19 Insurance Claims: It's Not Just Property Anymore," BatesCarey LLP News (May 5, 2022)

"New Ruling Means Ky. Insurers May Rely on Notice Deadlines," Law360 (May 28, 2021)

"Sixth Circuit Rejects Fitness Chain's Attempt to Work Out of Contractual Liability Exclusion," BatesCarey LLP News (May 12, 2021)

"The Cutting Edge of COVID-19 Coverage: From the U.S. to the United Kingdom," BatesCarey LLP News (February 8, 2021)

"Doctor's Criminal Plea Vitiates Malpractice Coverage for Related Wrongful Death Suit Arising Out of Over-Prescription of Opioids," BatesCarey LLP News (October 26, 2020).

"A Pair of Pennsylvania Decisions Build Out Analysis for Construction Defect Coverage Claims," BatesCarey LLP News (July 28, 2020)