

## INSIGHTS + NEWS

## Doug Radigan Quoted in Claims Journal’s “Unclear Policy Endorsement Makes Excess Insurer Liable for Fuel Spill”

DECEMBER 22, 2020

After PTI, a trucking company, had one of their tanker trucks overturn and spill its load of fuel, they claimed that their insurance provider, General Star Indemnity Co., was charging them over their primary insurance policy. When the case was brought to court, the U.S. District Court in Worcester sided in favor of the insurance company. Last Thursday, a federal appeals court overturned the lower court’s decision and ruled in favor of the trucking company. *Claims Journal* spoke with Doug Radigan, who represented PTI, about this case.

“In setting aside the District Court’s decision, the Appeals Court found the purpose and effect of the Special Hazards Endorsement under the policy was not so clear-cut as to be read as an exclusion with exceptions,” attorney Douglas T. Radigan said in an email Monday. “When faced with contradictory interpretations of the policy, the Appeals Court appropriately construed the ambiguity in favor of the insured and affirmed coverage. Both my client and I are pleased with the result.”

Continue reading “[Unclear Policy Endorsement Makes Excess Insurer Liable for Fuel Spill](#)” on *Claims Journal’s* website.