



45 Broadway  
Suite 920  
New York, NY 10006  
TEL: (646) 876-4410  
mgonzalez@zellelaw.com

**PRACTICE AREAS**

- Breach of Contract
- Commercial Litigation
- Construction
- Contingency Insurance
- eDiscovery
- Engineering and Construction
- General Liability Coverage and Defense
- Insurance
- Pandemic Claims and Litigation
- Products Liability
- Property Insurance
- Reinsurance
- Subrogation

**BAR AND COURT ADMISSIONS**

- State Court: New York
- United States District Court: Eastern District of New York, Southern District of New York
- U.S. Circuit Court of Appeals: Sixth Circuit

Matt represents many of the world's largest insurance carriers, where he focuses his practice on the analysis of insurance and reinsurance coverage issues in various commercial and industrial sectors (e.g., commercial property; energy/power generation; refinery; pipeline; heavy equipment/machinery) arising under various first-party property insurance and reinsurance agreements, including All Risk, Builder's Risk, Erection All Risk, Boiler and Machinery, Equipment Breakdown, and Product Recall/Contamination.

Matt has significant commercial litigation experience in coverage litigation and subrogation/recovery matters, including the representation of commercial property insurers in legal disputes regarding losses attributed to the COVID-19 pandemic. He has also been retained as an arbitrator in insurance/reinsurance related matters.

Matt is a frequent speaker and lecturer on legal topics of interest to the insurance industry, both directly to Underwriters and at educational conferences for insurance companies and trade associations, including the Loss Executives Association.

**REPRESENTATIVE MATTERS****Insurance Coverage**

*Seattle Tunnel Partners et. al. v. Great Lakes et al.* (Represent insurance market in litigation of claims related to breakdown of tunnel boring machine under Seattle in 2013.)

Represent insurer in multimillion dollar delay in startup claim under Builder's Risk policy arising out of multiple loss events.

Represent insurance markets in claims under All Risk policies arising out of Hurricanes Harvey, Irma, and Maria.

Represented insurance market in multimillion dollar claim under an Erection All Risk policy arising out of a cable failure at a project involving the development, design, construction, and commissioning of a combined cycle dual fuel power plant.

Represented insurance market in a multimillion dollar contingent business

**EDUCATION**

- Fordham University School of Law, J.D., 2002
- University of Delaware, B.A. 1999

interruption claim under an All Risk policy arising out of a coverage dispute concerning whether injured party was a supplier of goods or services.

Represented insurance markets in various coverage disputes under All Risk and Builder's Risk policies arising out of damage caused by Superstorm Sandy.

Represented insurance market in a multimillion dollar Sue and Labor claim under an All risk policy arising out of potential damage to insured property caused by physical damage to an underground salt dome cavern.

Represented insurance market in a multimillion dollar claim under an All Risk policy arising out of a blast furnace explosion.

Represented insurance market in a multimillion dollar claim under an All Risk policy arising out of alleged physical loss or damage sustained at a food processing facility when foreign materials entered the system.

Represented insurance market in a multimillion dollar claim under an All Risk policy arising out of a pipe explosion at a petrochemical liquid terminal.

Represented insurance market in a multimillion dollar claim under an Erection All Risk policy arising out of damage to a sunken vertical flow conduit.

Represented insurance market in a multimillion dollar claim under an All Risk policy arising out of an explosion in a basic oxygen furnace at a steel facility.

**Reinsurance**

Party arbitrator in reinsurance coverage dispute concerning the allocation of property damage between various facultative reinsurance certificates.

Represented reinsurance market in a multimillion dollar claim under an All Risk policy arising out of a fire at a meat solutions plant.

Represented reinsurance market in a multimillion dollar claim under an All Risk policy arising out of flood damage at corn milling and oilseed plants.

Represented reinsurance market in a multimillion dollar claim under an All Risk

policy arising out of physical loss or damage caused by Superstorm Sandy.

**ARTICLES & PRESENTATIONS**

"Utility Scale Batteries Risk and Insurance," PowerCon 2024, New York, NY, April 3, 2024, panelist

"LEG 3," Afternoon with Zelle in London, February 24, 2024, co-presenter

"When Property and Pollution Damages Collide: Assessment, Coverage and Claims Resolution," Loss Executives Association (LEA) 2024 Annual Meeting & Educational Conference, Ft. Lauderdale, FL, February 1-2, 2024, panelist

"Delay in Start Up Roundtable and Panel," Builder's Risk & Construction Symposium, New York City, May 12, 2022, panelist

"Time Element Measurement Issues - Coronavirus," Zelle Webinar, April 14, 2020, co-presenter

"Captive Insurance: Friend or Foe," Loss Executives Association's Spring Educational Conference, Southampton, Bermuda, June 12-14, 2019, moderator

"Product Contamination: Strong Underwriting is Key," *Insurance Law360*, November 15, 2016, co-author