

Melissa A. Natale

Of Counsel

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Melissa Natale is Of Counsel in the Firm's Insurance and Reinsurance Services Group.

Melissa's practice concentrates in insurance coverage counseling and coverage litigation in both state and federal courts involving issues under the laws of several jurisdictions, including New Jersey and New York.

Melissa advises insurer clients on various coverage issues and manages all phases of coverage litigation under third- and first-party policies related to claims under general liability, environmental liability, property, professional liability and excess policies. Sample claims include issues of additional insurance; bad faith; contractual and common law indemnification; trigger, allocation, retroactive dates and acts, Covered Causes of Loss; Business Income; and errors and omissions. Melissa also routinely handles settlement negotiations and other forms of alternative dispute resolution, including mediation.

Melissa began her legal career as Law Clerk to the Hon. Mark M. Russello, J.S.C. in the Civil Division of the New Jersey Superior Court, Bergen County. She then associated with New Jersey law firms in handling the defense of personal injury, wrongful death, employment and PIP matters.

Prior to joining Coughlin Midlidge & Garland, Melissa spent over ten years specializing in insurance coverage counseling and litigation, including with the dedicated coverage group at Saiber, LLC. Thereafter, she served as a Director of Casualty Claims at Everest National Insurance Company.

Services

Insurance and Reinsurance

Experience

Represented excess insurer in connection with an auto claim involving a federal motor carrier, which settled successfully in mediation;

Represented insurers in coverage litigation venued in New York relating to exposure to diacetyl (popcorn flavoring) involving issues of trigger, exposure theory and allocation;

Represented insurer in connection with first party claim involving alleged vandalism and timing of loss issues for a co-op in Manhattan;

Represented insurers in multiple insurance coverage disputes relating to contamination of the Lower Passaic River involving issues of the "sudden and accidental" pollution exclusion; allocation, trigger, choice of law, policy assignment and corporate successorship.

Education

Seton Hall University School of Law (J.D., 2003)

Fairfield University (B.A., *cum laude*, 1995)

Professional Admissions

United States District Court for the District of New Jersey (2003)

United States District Court for the Eastern District of New York (2010)

United States District Court for the Southern District of New York (2010)

State of New Jersey (2003)

State of New York (2004)

Awards and Honors

Named a New Jersey Super Lawyers – Rising Stars, Insurance Coverage (2012, 2013)