

Lynndon K. Groff

Partner

Philadelphia, PA
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Lynndon assists clients on a wide range of litigation and pre-suit coverage matters, focusing on cases involving environmental pollution and long-term exposure to hazardous substances.

OVERVIEW

Lynndon Groff represents major insurers in complex coverage, bad faith, and insurance contract disputes. His practice encompasses a variety of insurance claims, including matters involving environmental pollution and long-term exposure to hazardous substances, construction accidents, and other injuries and property damage in numerous jurisdictions. He regularly deals with a number of issues, such as trigger of coverage, number of occurrences, allocation, application of policy exclusions, timely notice, duty to defend, applicable limits, and choice of law, under several types of policies, including low- and high-layer occurrence-based, claims-made, and Bermuda Form policies.

Lynndon, who has handled both first- and third-party cases since he graduated law school, has a broad range of insurance experience. Before joining White and Williams, he litigated several high-exposure environmental liability matters with a top international law firm in New York. He has also represented policyholders in numerous underlying liability cases involving disputes ranging from construction defects to motor vehicle accidents. He has dealt with all aspects of insurance litigation, from pre-suit analyses to appellate arguments and everything in between.

Lynndon graduated *magna cum laude* from Boston College Law School, where he was a moot court semi-finalist and served as an Articles Editor on the *Boston College Law Review*.

RECOGNITION AND INVOLVEMENT

Lynndon serves as a Child Advocate in Philadelphia Family Court on a pro bono basis. Lynndon also provides pro bono services through the Philadelphia VIP "Tangled Title" program, assisting homeowners in obtaining clear title to their

PRACTICES

Insurance Coverage and Bad Faith

BAR AND COURT ADMISSIONS

Pennsylvania

New Jersey

New York

Texas

U.S. District Court for the Eastern District of Pennsylvania

U.S. District Court for the Middle District of Pennsylvania

U.S. District Court for the District of New Jersey

U.S. District Court for the Eastern District of New York

U.S. District Court for the Southern District of New York

U.S. District Court for the Eastern District of Texas

U.S. District Court for the Northern District of Texas

U.S. District Court for the Southern District of Texas

U.S. Court of Appeals for the Fourth Circuit

EDUCATION

Boston College Law School, JD, 2014, *magna cum laude*

University of Pennsylvania, BA, 2011, *magna cum laude*

MEMBERSHIPS

American Bar Association

properties.

Philadelphia Bar Association

REPRESENTATIVE MATTERS

Ohio Court Refuses to Annualize Multi-Year Policies' Per Occurrence Limits
6.8.23

Advises insurer clients on cutting edge issues involving PFAS ("forever chemicals") under several diverse types of insurance policies, including as part of coverage litigation in multiple jurisdictions, bankruptcy proceedings, and arbitration preparation

Achieved summary judgment in Ohio state court that term per occurrence limits rather than annual per occurrence limits totaling tens of millions of dollars applied to underlying pollution claims

Defended commercial general liability insurer in high-profile coverage litigation in Delaware state court in which insurers obtained summary judgment that underlying false arrest claims against major vehicle rental company constituted separate occurrences, thereby triggering only the coverage in place at the time of each arrest at issue

Represented major insurer in coverage litigation in New York state court involving significant environmental liabilities at several manufactured gas plant sites throughout Brooklyn and Long Island, which has resulted in favorable rulings with respect to issues of first impression under New York law

Authored winning portion of opposition to insured's motion for summary judgment that insurer had "immediate" duty to defend putative mass tort class action before insured established timely notice

Successfully defended commercial general liability insurer in Mississippi state court against high-value complex environmental coverage claims in connection with historical electrical transformer-manufacturing operations

Obtained summary judgment in New Jersey state court denying defense and indemnity coverage for construction defect claims on basis of enumerated policy classifications

Evaluated coverage for claims brought under dozens of complex policies and drafted related denial and reservation of rights letters on insurers' behalf

IN THE NEWS

White and Williams Announces 2025 Partner and Counsel Promotions
1.16.25

White and Williams Announces Partner and Counsel Promotions
Press Release, 1.17.24

EVENTS

Coverage College 2025
Convene CityView, Philadelphia PA, 10.23.25

Coverage College 2024
Philadelphia, PA, 10.30.24

Coverage College 2022
10.13.22

Coverage College 2021
10.21.21

PUBLICATIONS

Key Takeaways – Coverage College 2024
12.12.24

18th Annual Coverage College
10.30.24

PFAS Coverage Litigation: Emerging Lessons for Emerging Risks
The Legal Intelligencer, Special Section: 2024 Energy/Environmental Law, 8.20.24

Ohio Court Refuses to Annualize Multi-Year Policies' Per Occurrence Limits
Insurance Coverage Alert, 6.8.23

The Complex Insurance Coverage Reporter - November 2022 - Special Edition
The Complex Insurance Coverage Reporter, 11.21.22

Insurance Enters the Fray: Southern District of New York Finds Insurrectionary Intent Sufficient to Apply War Exclusion
Insurance Coverage and Bad Faith Alert, 9.28.22

Significant Ruling in PFAS Litigation Could Impact Insurance Coverage
Insurance Coverage and Bad Faith Alert, 9.20.22

To Be or To Be On Behalf Of: That Is the Question
Insurance Coverage and Bad Faith Alert, 8.15.22

Wave of Deceptive Marketing PFAS Claims Raises "Personal and Advertising Injury" Coverage Issues
Insurance Coverage and Bad Faith Alert, 4.19.22

Next, Please: The Fast Food Industry Is Hit With the Latest PFAS Suit
Insurance Coverage and Bad Faith Alert, 3.29.22

GA Federal Court Holds That Jury, Not Judge, Generally Must Decide Whether Notice Was Given "As Soon as Practicable" Under First-Party Property Damage Policies
Insurance Coverage and Bad Faith Alert, 10.7.21

Duty To Defend PFAS MDL Lawsuits: Texas Federal Court Weighs In
Insurance Coverage and Bad Faith Alert, 8.6.21

The 'Forever Chemical' That Will Impact the Insurance Industry for Years to Come
The Legal Intelligencer, 7.26.21

MDL for Claims Against Manufacturers and Distributors of PFAS-Containing AFFFs Focuses Attention on Key Issues
Insurance Coverage and Bad Faith Alert, 6.3.21