Edgard K. Cespedes

Associate, Litigation

Miami
T: +1 305 982 5624

edgard.cespedes@akerman.com
vCard

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Edgard Cespedes is an associate in the Litigation Practice Group. He focuses his practice on first- and third-party insurance coverage, with specific attention to property and casualty claims, complex property policies disputes, and bad faith litigation. With a full range of experience, Edgard's practice encompasses drafting and arguing motions and discovery to conducting depositions and trying cases.

Notable Work

Insurance Coverage Litigation: Secured summary judgment in Broward County in favor of a national insurer in an insurance coverage lawsuit. The case was regarding a specific policy endorsement, which barred coverage for any and all water damage to the property. The insureds argued that this exclusion was inapplicable as they were seeking coverage for the tear out and access coverage to the damaged water lines underneath the property. The Court held in favor of the insurer citing that the tear out and access coverage was only triggered under the policy if a sudden and accidental discharge of water damaged the property first. As such, the tear out and access coverage was under the umbrella of water damage and was excluded under the policy endorsement.

Insurance Coverage Trial: Second chaired an insurance coverage first property jury trial on the side of the insurer in the Circuit Court of Broward County. The insurer obtained a full defense verdict. The trial centered on whether the insureds violated their post-loss obligations under the policy by not notifying the insurer of the loss until after the damages areas were completely gutted and repaired. The jury found that not only was there a violation of the insured's post loss obligations, but that no loss actually occurred due to lack of any evidence.

Honors and Distinctions

Areas of Experience

Litigation
Insurance Litigation

Education

J.D., University of Miami School of Law, 2016,
University of Miami Inter-American Law Review
B.A., Florida International University, 2013

Admissions

Bars

Florida

Courts

U.S. District Court, Middle District of Florida
U.S. Bankruptcy Court, Southern District of Florida

Languages

Spanish

Related Content

Record Number of Akerman Lawyers Named to *The Best Lawyers in America* 2024 Guide
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- *Best Lawyers*, 2023-2025, Listed in Florida for Insurance Law as "One to Watch"