

DANIELLE N. ROBINSON

CO-CHAIR, INSURANCE SERVICES PRACTICE GROUP
SHAREHOLDER



AREAS OF PRACTICE

Miscellaneous Professional
Liability
Insurance Services – Coverage &
Bad Faith Litigation

CONTACT INFO

(954) 847-4939
DNRobinson@mdwcg.com

2400 E. Commercial
Boulevard
Suite 1100
Fort Lauderdale, FL 33308

ADMISSIONS

Florida
2005

U.S. District Court
Southern District of
Florida

EDUCATION

St. Thomas University
College of Law (J.D.,
2005)

Florida State University
(B.S., 2002)

HONORS & AWARDS

AV® Preeminent™ by
Martindale-Hubbell®

South Florida Legal
Guide, Up & Comer,
Insurance Litigation
Defense, 2019-2021

Florida Super Lawyers
Rising Star-Insurance
Coverage and Civil
Litigation Defense
2014-2015

ASSOCIATIONS & MEMBERSHIPS

Bankruptcy Bar
Association, Young
Lawyers Division

Miami-Dade County Bar
Association

YEAR JOINED

2012

OVERVIEW

Danielle is a shareholder in the firm's Professional Liability Department and serves as Co-Chair of the firm's Insurance Services Practice Group. She focuses her practice on the defense of insurance carrier clients in matters involving coverage issues and alleged bad faith actions. Many of these coverage disputes are derived from claims involving windstorm, sinkhole, fire, mold, theft and water losses. Additionally, she represents automobile manufacturers in lemon law and warranty litigation. She defends these companies in breach of express warranty, breach of implied warranty, Florida Deceptive and Unfair Trade Practices Act, and rescission lawsuits in Florida and United States federal courts from pre-suit through trial. Danielle has also handled several appeals for her clients involving issues in civil defense and litigation.

Danielle is a 2002 graduate of Florida State University and earned her J.D. from St. Thomas University School of Law in 2005. She is admitted to practice in Florida, as well as the United States District Court for the Southern and Middle Districts of Florida.

Third DCA Finds Two-Year Delay in Reporting Property Damage Violates Prompt-Notice Obligation

Fort Lauderdale

Insurance Services - Coverage & Bad Faith Litigation

March 1, 2026

Security First Insurance Company v. Moreno, 51 Fla. L. Weekly D59 (January 7, 2026)

First District Court of Appeals Affirms Carrier's Payment of Actual Cash Value in Hurricane Sally Insurance Dispute; the Breach Must Occur Prior to Filing the Complaint

Fort Lauderdale

Insurance Services - Coverage & Bad Faith Litigation

December 1, 2025

Hurricane Sally caused damage to the insureds' residence in September 2020 when rainwater leaked into the interior of the residence. The carrier inspected the property, and an estimate was prepared totaling \$20,535.73, the replacement cost value.

Second District Court of Appeal Finds Carriers Cannot Limit Damages to Actual Cost Value at the Trial Involving a Denied Claim

Fort Lauderdale

Insurance Services - Coverage & Bad Faith Litigation

Property Litigation

September 1, 2025

The carrier provided a homeowner's policy to the insureds that provided property coverage for their home. The insureds made a claim, which the carrier denied, finding it was not covered under the provisions of the policy. Legal Update for Florida Coverage & Property Litigation - September 2025 is prepared by Marshall Dennehey to provide information on recent legal d

Court Grants Summary Judgment to Insurer, Finding No Breach Where Plaintiffs Failed to Submit Competing Actual Cash Value Estimate or Make Repairs

Fort Lauderdale

**Insurance Services - Coverage & Bad Faith Litigation
Property Litigation**

June 1, 2025

The court ruled that an insurance carrier did not breach its policy by paying actual cash value damages alone because the plaintiffs neither submitted a competing actual cash value estimate nor made repairs required to trigger replacement cost val Legal Update for Florida Coverage & Property Litigation – June 2025 is prepared by Marshall Dennehey to provide information on recent legal develo

Fifth District Court of Appeal Rules Insurance Benefit Assignment to Roofing Contractor Invalid Under Florida Statute § 627.7152.

Fort Lauderdale

**Insurance Services - Coverage & Bad Faith Litigation
Property Litigation**

March 1, 2025

The homeowner reported roof damage to his homeowners insurance carrier, American Integrity Insurance. He signed a “Direction of Payment” with Noland’s Roofing, instructing his carrier to pay Noland’s Roofing directly. Legal Update for Florida Coverage & Property Litigation – March 2025 is prepared by Marshall Dennehey to provide information on recent legal devel

CLASSES/SEMINARS TAUGHT

Mediation and Pre-Suit Claims Handling – Best Practices, Client Seminar, August 2016

Insurance Coverage and Bad-Faith Insurance Issues Under Florida Law, Marshall Dennehey Florida Claims Symposium - The Best Defense is a Good Offense, Orlando, FL, September 17, 2014

PUBLISHED WORKS

"Decision Requiring Strict Compliance with § 627.7152 Provides Insurance Carriers with Another Tool to Combat Litigation of Assignment of Benefit Claims," *Defense Digest*, Vol. 28, No. 12, December 2022

"Enforceability of Proposals for Settlement in Actions Requesting Declaratory Relief," *Defense Digest*, Vol. 22, No. 4, December 2016

RESULTS

Summary judgment achieved in first-party coverage lawsuit.

Insurance Services - Coverage & Bad Faith Litigation November 1, 2022

We won summary judgment in the U.S.D.C. for the Middle District of Florida in a first-party coverage case challenging the prompt notice of an insurance claim. The plaintiff alleged extensive damage to the insured premises, including the alleged need to tear out and access the cast iron plumbing for its full replacement following a toilet overflow at the property. The plaintiff failed to report the loss for 20 months following the alleged date of loss.