



1201 West Peachtree St. NW
Suite 610
Atlanta, GA 30309
TEL: (470) 867-3045
FAX: (612) 336-9100
ksmith@zellelaw.com

PRACTICE AREAS

- Bad Faith and Extra-Contractual Liability
- Breach of Contract
- Commercial Litigation
- Cyber Risk and Losses
- eDiscovery
- Engineering and Construction
- General Liability Coverage and Defense
- Insurance
- Pandemic Claims and Litigation
- Property Insurance

BAR AND COURT ADMISSIONS

- State Court: Georgia

EDUCATION

- Emory University School of Law, J.D., *with honors*, 2015
- University of Tennessee, B.S., *summa cum laude*, 2011, Chancellor's Honors Program, Mortar Board National Honor Society

Kristian's practice focuses on representing some of the world's largest insurance companies in litigation and providing insurance coverage advice. She has experience with a variety of insurance coverage issues, including first-party coverage disputes, business interruption claims, bad faith claims, and subrogation matters under a variety of insurance policy types including all risk property, builder's risk, event cancellation, and cyber breach policies, as well as pursuing declaratory judgment actions on behalf of domestic and international insurers. She assisted with a large volume of coverage and litigation work on business interruption claims arising out of COVID-19.

REPRESENTATIVE MATTERS**Professional Liability**

Represented Lloyd's Market and domestic liability insurance carriers in monitoring complex malpractice litigation against large U.S. law firms in a variety of practice areas.

Property Insurance

Obtained dismissals of multiple multi-million dollar COVID-19 lawsuits against insurers across the country, including two lawsuits in the Eleventh Circuit Court of Appeals.

Represented insurers in coverage litigation with respect to property damage claims at commercial properties, arising from a variety of perils including hail, theft, fire, vandalism, windstorm, and flood.

Bad Faith and Extra-Contractual Liability

Represented insurer in litigation involving insurance coverage matters including breach of contract and bad faith.

ARTICLES & PRESENTATIONS

"Cyber Rulings Aren't Helping COVID Biz Interruption Cases" *Law360*, November 4, 2021, co-author

"Conflicts in Circuits' Approach to Email Scams Hold

Lessons," *Insurance Law360*, February 7, 2020, co-author

PROFESSIONAL AFFILIATIONS

Georgia Bar Association, Young Lawyers Division

Defense Research Institute

NOTEWORTHY

Selected for inclusion in *Best Lawyers: Ones to Watch® in America*, 2024, 2025.

Named a *Super Lawyers* "Rising Star" in 2023, 2024, 2025