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#### PRACTICE AREAS

- Bad Faith and Extra-Contractual Liability
- Breach of Contract
- Builder's Risk
- Commercial Litigation
- General Liability Coverage and Defense
- Insurance
- Pandemic Claims and Litigation
- Property Insurance

#### BAR AND COURT ADMISSIONS

- State Courts:  
Massachusetts, District of Columbia, Maryland  
(inactive)
- U.S. District Courts: District of Massachusetts, District of Columbia, District of Maryland

Elizabeth Reidy, counsel in Zelle's Boston office, focuses her practice on insurance coverage matters. Over the course of her career, she has advised clients on and litigated a wide range of nationwide insurance matters, including first-party property claims, business interruption insurance, builders risk claims, third-party liability insurance and bad faith claims, as well as on complex contract matters and other business disputes.

Prior to joining Zelle, Elizabeth was counsel with a leading national trial law firm, where she represented global insurance companies in complex insurance disputes. She was previously a partner with a Boston-based civil litigation boutique, where she handled commercial litigation matters. Elizabeth began her career at an AmLaw 100 firm in Washington, D.C., where she represented commercial policyholders in disputes with their insurance companies.

#### REPRESENTATIVE MATTERS

##### Insurance Matters

Received summary judgment in Washington state court on behalf of London market insurers, on a claim made by suppliers under a builders risk policy. (*Thompson Pipe Group, et al. v. Certain Underwriters at Lloyds, London.*)

Obtained dismissal of Covid-19 business interruption and bad faith claims by the Washington Court of Appeals. (*The Board of Regents of the University of Washington v. Liberty Mutual Fire Insurance Company.*)

Received dismissal, which was upheld by the Illinois Appeals Court (First District), of a multi-million dollar business interruption lawsuit arising out of the COVID-19 pandemic. (*Transform Holdco LLC v. Ironshore Specialty Insurance Company, et al.*)

Secured dismissal on behalf of domestic insurer of business interruption lawsuit and bad faith claims by California hotel owner seeking \$25 million in Covid-19 related financial losses. (*Burton Way Hotels, LLC v. Ace American Insurance Company, et al.*)

Secured dismissal on behalf of domestic insurer of business interruption lawsuit and bad faith claims by hotel owner seeking \$100 million in purported

**EDUCATION**

- American University, Washington College of Law, J.D., *magna cum laude*, Order of the Coif (2006); *Journal of Gender, Social Policy & the Law*, Publications Editor (2005-2006)
- Wake Forest University, B.A. in English (2003)

losses arising out of Covid-19 related closures of hotels in California and Hawaii. (*MSD Capital LP v. ACE American Insurance Company, et al.*)

Negotiated favorable resolution of homeowners dispute on behalf of domestic insurer against fire loss claim in Maine after filing motion to dismiss. (*David and Lisa Lemelin v. Safeco Insurance Company of America.*)

Negotiated favorable resolution on behalf of surplus lines insurer of a homeowners dispute arising out of two water losses, which involved novel questions as to the applicability of the Massachusetts statute, Mass. Gen. Laws Ann. ch. 175, 99, to surplus lines insurers. (*ONeil v. Underwriters at Lloyds, London & Thomas J. Woods Insurance Agency, Inc.*)

Obtained favorable award for domestic insurer in Massachusetts statutory Reference proceeding regarding a builders risk claim.

**Commercial Litigation**

Represented plaintiff/counterclaim-defendant in business dispute, involving claims of breach of contract, breach of implied covenant, breach of fiduciary duty and unjust enrichment, where opposing party sought over \$2.6M in damages. After a 5-day jury trial, jury awarded opposing party less than 1% of claimed damages. (*Kopman v. Thayer.*)

Represented 116 opt-out plaintiffs in complex antitrust matter in the District of Vermont, which reached a favorable resolution on the eve of trial. (*Sitts v. Dairy Farmers of America.*)

**ARTICLES & PRESENTATIONS**

Proposed Bad Faith and Appraisal Legislation Makes Waves in the Ocean State, *The Zelle Lonestar Lowdown*, June 30, 2026, author

Massachusetts Insurance Claims: Common Ground, Common Challenges, Massachusetts Association of Public Insurance Adjusters (MAPIA) Continuing Education Seminar & Business Meeting, September 17, 2025, co-presenter

**PROFESSIONAL AFFILIATIONS**

Association of Professional Insurance Women

American Bar Association

**COMMUNITY SERVICE**

Commissioner, Melrose Commission on Women

**NOTEWORTHY**

Named a Rising Star by Massachusetts Super Lawyers (2015, 2016)

Wiley A. Branton Outstanding Achievement Award, Washington Lawyers Committee for Civil Rights (2009)