

# Amber Simon

SHAREHOLDER  
she / her / hers

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Amber is a dedicated commercial litigator focusing on insurance coverage issues. With a deep commitment to protecting her clients' assets, she combines a tireless work ethic with innovative, cost-effective solutions to help clients maximize their recovery of insurance proceeds, especially in the face of significant losses.

Throughout her career, Amber has successfully recovered millions of dollars in insurance proceeds for clients across a diverse range of losses. Additionally, Amber provides guidance to clients on how best to minimize risk exposure, assists clients with claims and counsels clients on insurance-related issues in business transactions.

Amber's practice is concentrated on insurance recovery counseling and litigation in connection with all types of insurance, including but not limited to:

- Commercial property insurance
- Commercial general liability insurance
- Commercial & personal auto insurance
- Professional liability insurance
- Product liability insurance
- Directors and officers (D&O) liability insurance
- Builder's risk insurance
- Pollution liability insurance
- Cyber liability insurance
- Workers' Compensation/EPLI Insurance
- Homeowners' insurance
- Excess/Umbrella insurance

Amber has significant experience counseling banks and lenders on their rights as loss payees under borrowers' policies and in title insurance disputes. She's also a member of Polsinelli's Mobility team, advising rental car companies, carsharing companies, automobile manufacturers and other businesses related to emerging mobility models and the evolving use of vehicles. Additionally, she counsels religious organizations on managing risk specific to religious entities.

## Capabilities

- Litigation
- Commercial Litigation
- Mobility & Vehicle Use
- Privacy Litigation
- Technology
- Insurance

Amber is passionately dedicated to Polsinelli's pro bono initiative.

While in law school, Amber served as the Managing Editor of the UMKC Law Review. She was also a member of the UMKC Trial Advocacy team and member of the Moot Court Board. Amber also received the Robert D. DeWitt Best Appellate Brief Award, as well as numerous CALI Excellence for the Future Awards, including CALI awards in Legal Writing I, Legal Writing II, Torts, Remedies, Mediation and Negotiating Mergers and Acquisitions.

## Education

- University of Missouri-Kansas City (J.D., *magna cum laude*, 2015)
  - Managing Editor of UMKC Law Review
- University of South Dakota (B.A., *summa cum laude*, 2012)
  - Political Science, International Studies, Spanish
  - Thesis Scholar; Awarded Thesis with Distinction, Phi Beta Kappa

## Bar Admissions

- Missouri, 2015
- Kansas, 2016

## Court Admissions

- U.S. District Court, Western District of Missouri
- U.S. District Court, District of Kansas
- U.S. Court of Appeals, Tenth Circuit
- Pro hac vice, U.S. District Court, Northern District of Illinois
- Pro hac vice, State Court of Georgia

## Memberships

- Lawyers Association of Kansas City
  - Past President
  - Board of Directors, 2019-2023
  - Member 2019-Present
- Ronald McDonald Charities
  - Volunteer
- Kansas City Metropolitan Bar Association
- Missouri Organization of Defense Lawyers
- American Bar Association
  - Member of the Public Service Committee, 2015-2016

## Recognition

- Participant, Polsinelli Trial Academy facilitated by NITA, 2024
- Named one of *Best Lawyers: Ones to Watch<sup>®</sup> in America* in Commercial Litigation, 2021-2025
- Recipient of '30 Under 30' in University of South Dakota's Alumni Association

## Matters

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- Represented lender seeking coverage under a closing protection letter issued by title insurance company arising out of agent fraud.
- Represented lender in multi-million dollar claim for property damage claim following borrower abandonment of property.
- Represented lender in large loss property claim following allegations of borrower's arson.
- Represented property owner in multi-million dollar claim for property damage and business interruption loss resulting from electrical fire.
- Represented property developer pursuing recovery on pollution liability claim.
- Represented property developer in pursuing recovery under builder's risk policy following major storm.
- Represented property developer in pursuing recovery related to wrongful death claim.
- Represented energy client on recovering insurance proceeds following property damage on wind farm.
- Represented pharmaceutical company in pursuit of recovery under products-completed operations coverage.
- Represented hospital in pursuit of recovery on water damage claim.
- Represented hospital in pursuit of recovery under E&O policy.
- Represented directors and officers of production company on D&O claim arising out of alleged misappropriation claims.
- Represented trucking company in multiple subrogation actions seeking to recover monies paid under large self-insured retention.
- Obtained win on all points in Georgia Court of Appeals on dispute between bank and title insurance company.
- Successfully defended and obtained dismissal of individual director and officer of an insurance company on a claim for fraudulent transfer.
- Assisted in the successful settlement of dispute regarding loss valuation between hotel and insurance carrier due to flood damage.
- Assisted with obtaining defense expenses from foreign insurer on products liability claim.
- Obtained dismissal against insurance carrier asserting claims against its policyholder after policyholder assigned its rights to policy proceeds to a third party.
- Assisted with the representation of a bank on large loss bond claim for employee theft.
- Assisted employer in litigation with reinsurance provider on self-funded workers compensation program.
- Spearhead, coordinate, and lead large and complex discovery projects and successfully navigate issues related to electronically stored information.
- Provide counsel to policyholders following COVID-19 business interruption losses and provide guidance on emerging law and coverage-related issues.
- Provide insurance related advice to car rental companies, car sharing companies and automobile manufacturers on insurance issues related to mobility and the use of vehicles.
- Provide counsel to religious organizations on how best to minimize risk exposure on issues specific to religious entities.