

Michael J. Bradford

Co-Chair, Maritime Litigation Practice

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Mike Bradford is a Board-Certified Civil Trial Lawyer. He has significant experience defending the nation's leading insurance companies and Fortune 500 corporations, having tried both bench and jury trials throughout Florida in state and federal court, and handled multiple arbitrations and appeals. Mike focuses his trial practice on the areas of insurance defense, insurance coverage, non-profit D&O, property and casualty, construction negligence, commercial litigation, and admiralty and maritime claims. Additionally, he defends organizations and their board members in directors and officers (D&O) liability matters, including claims involving mismanagement of funds, breach of fiduciary duty, employment practices, regulatory noncompliance, and other alleged wrongful acts.

Mike is rated AV Preeminent by Martindale-Hubbell, the highest peer review rating for professional competence. He has also been selected by his peers to Florida Trend Magazine's Legal Elite "Up and Comers" and Civil Trial lists, and he has been selected a Florida Super Lawyer by the Super Lawyers organization. Michael is also a member of the Maritime Law Association of the United States (MLA), the Propeller Club (Port of Tampa), the Tampa Bay Mariners Club and a member of the Florida Bar Admiralty Committee.

Born and raised in the Tampa area, he served four years in the United States Army prior to attending college. Mike is active in his community and numerous professional organizations. He is a past member of the Board of Directors of the Hillsborough Head Start Community Foundation, a past member of the Board of Directors of Teaching Tools for Hillsborough Schools (formerly A Gift for Teaching of Tampa), and a former volunteer youth coach with the Tampa Metro Area YMCA and East Point Little League. Mike also served seven years as the Cubmaster for Cub Scout Pack 79, Brandon, Florida, Greater Tampa Bay Area Council, and now volunteers as an Assistant Scout Master for Troop 79, of which both of his sons are members.

Practices

- Maritime Litigation
- First-Party Property
- Insurance Services – Coverage & Bad Faith Litigation
- Commercial Litigation
- Architectural, Engineering & Construction Defect Litigation
- Non-Profit D&O
- General Liability
- Miscellaneous Professional Liability
- Lawyers' Professional Liability
- Catastrophic Claims Litigation

Education

- Vanderbilt University Law School (J.D., 1999)
- University of South Florida (B.A., *cum laude*, 1995)

Admissions

- Florida, 1999
- U.S. District Court Middle District of Florida, 1999
- U.S. Court of Appeals 11th Circuit, 2001
- U.S. District Court Northern District of Florida, 2006
- U.S. District Court Southern District of Florida, 2006

Honors & Awards

- AV® Preeminent™ by Martindale-Hubbell®
- The Best Lawyers in America®, Admiralty and Maritime Law; Commercial Litigation; Personal Injury Litigation - Defendants (2022-2026)
- Florida Super Lawyers (2016-2025)
- Florida Super Lawyers Rising Star (2009)
- Florida Trend's Legal Elite - Civil Trial (2019, 2022)
- Florida Trend's Up & Coming Legal Elite

Associations & Memberships

- American Bar Association (Litigation and Tort Trial & Insurance Practice Sections)
- Claims & Litigation Management Alliance (CLM), Vice President, Western Florida Chapter
- Defense Research Institute
- Florida Bar Admiralty Law Committee, 2021
- Florida Defense Lawyers Association
- Hillsborough County Bar Association
- Maritime Law Association of the United States
- The Propeller Club - Port of Tampa
- Southeastern Admiralty Law Institute
- Tampa Bay Inn of Court
- Tampa Bay Mariners Club

Classes/Seminars Taught

- *Here Comes the Boom: Cranes and Accidents*, FDLA 26th Annual Florida Liability Claims Conference, Orlando, FL, June 15, 2023
- *Community Associations - Exposures Close to Home*, Marshall Dennehey Client Presentation, September, 2020
- *Best Practices For Testifying Experts In Litigation*, American Board of Vocational Experts (ABVE) Annual Conference, August, 2020
- *Crew | Longshore Harbors Workers' Compensation Act | State Worker's Comp Liabilities*, Tampa Bay Mariner's Club 2019 Annual Maritime Industry Marine Insurance Seminar, Tampa Bay, FL, May 22, 2019
- *Property Insurance Law Update*, Ft. Lauderdale 10th Annual CE Seminar, Coral

Springs, FL, March 2, 2018

Published Works

- “Where Does Florida End? It Depends,” *Defense Digest*, September 2018, Vol. 24, No. 3

Significant Representative Matters

- Successfully obtained summary judgment on behalf of our insurance carrier client in a declaratory judgment action seeking a determination that plaintiff was entitled to defense and indemnity under the liability coverage afforded by his homeowner’s policy. The Plaintiff was a passenger in a vehicle driven by his wife when she veered off the road and struck a pedestrian, nearly killing him. The pedestrian sued Plaintiff for negligently failing to render aid and assistance because plaintiff allegedly observed the injured pedestrian’s condition, but left the scene without doing anything to help. We argued there was no coverage in the first instance because the the insured’s conduct was not “accidental.” In addition, we argued certain exclusions barred coverage, including an exclusion for bodily injury arising from the “use” of a motor vehicle, and exclusions for expected or intended injury and willful or malicious acts. The court agreed and granted final judgment in favor of the Firm’s client.
- Complete defense victory and successful counterclaim on behalf of a leading heavy civil marine contractor in the trial of a negligent construction claim brought against it after a subaqueous utility strike occurred during the construction of a bridge in Florida.
- Complete defense verdict on behalf of one of Florida’s largest homeowners’ insurers in first party property damage sinkhole claim, believed to be first defense/insurer verdict in a denied sinkhole claim involving a policy that requires “structural damage,” since the Florida Sinkhole Statutes significantly changed in May 2011.
- Defense jury verdict in a claim of damage to a home from nearby quarry blasting.
- Defense jury verdict in a sinkhole trial in which the proper method of repair was disputed.
- Defense verdicts in the trials of claims brought by two separate homeowners against their homeowners’ insurer as a result of damage allegedly caused by the explosion of a neighboring grow house.
- Defense jury verdict in a sinkhole claim of improper partial denial and disputed method of repair.
- Defense verdict in personal injury case involving a claim of multiple fractures and reflex sympathetic dystrophy (RSD).
- Defense award in arbitration of customer securities claim involving allegations of churning and violations of Florida Blue Sky Law.
- Defense judgment in a marine insurance coverage dispute tried in federal court.
- Defense verdict in personal injury case involving rear end collision. The plaintiff was awarded past medical expenses, and no future damages. The judgment was less than the amount offered in settlement.
- Commercial landlord/tenant dispute tried to conclusion. Settled on favorable terms to the client before a verdict was returned.
- Favorable verdict in personal injury claim that a recreational vehicle fell on its owner, who was crawling under the RV, after improper maintenance of the RV’s hydraulic jacking system by the defendant.
- Favorable final arbitration award in a customer securities fraud/unfair trade practices claim against a financial adviser and firm in connection with the sale of annuities.
- Favorable final arbitration award in a case involving allegations of churning and

breach of fiduciary duty in a customer's account. Although a small award was made to the claimant, it was a fraction of the multi-million dollar claim asserted.

- Favorable judgment after trial in a marine salvage case involving the salvage of a sinking yacht. A small judgment was entered in favor of the salvor, as expected, but it was far less than the amount claimed and less than was offered in settlement.
- Successful appeal before the 11th Circuit Court of Appeal in a trade dress infringement insurance coverage claim.

Certifications

- Board Certified Specialist, Civil Trial, The Florida Bar
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Results

Summary Judgment Obtained in an Auto Negligence Case Involving a Peer-to-Peer Car Sharing App

We secured summary judgment in an auto negligence case, in which we represented a car sharing app and an individual vehicle owner who rented our his car using the app. The plaintiff alleged that, under Florida's Dangerous Instrumentality Doctrine, the app and the owner were vicariously liable for the renter of the vehicle, who allegedly struck the plaintiff's vehicle. We successfully argued that the Graves Amendment preempts the application of the dangerous instrumentality doctrine and exempts our clients from vicarious liability for the alleged negligence of the driver.

Defense Prevails in Jury Trial on Underinsured Motorist Claim

We prevailed in a jury trial on a UM claim in Hillsborough County's 13th Judicial Circuit. The plaintiff claimed he suffered permanent and debilitating injuries in a rear-end collision in Tampa, Florida. Liability was admitted, but the extent of the plaintiff's injuries was in dispute. The plaintiff asked the jury to award him \$500,000 for past and future damages. The jury found there was no permanent injury and awarded \$25,000 for past medical expenses only.

Defense Prevails in Insurance Coverage and Bad Faith Case

The defense prevailed on a motion for judgment on the pleadings in a declaratory judgment action seeking liability coverage in a catastrophic injury case. The plaintiff was a passenger in a vehicle driven by his wife when she veered off the road and struck a pedestrian, nearly killing him. The pedestrian sued the plaintiff in a separate action, alleging he got out of the vehicle, rolled the pedestrian over, saw he was "mortally wounded," got back in the vehicle, and fled the scene without rendering aid or calling for help. The pedestrian sued the plaintiff for negligently failing to render aid and assistance. The plaintiff brought his declaratory judgment action seeking a determination that he was entitled to defense and indemnity under the liability coverage afforded by his homeowner's policy. Mike and Julie argued there was no coverage in the first instance because the the insured's conduct was not "accidental." Subject to exclusions, the policy provides liability coverage for any occurrence that causes bodily injury. "Occurrence" is

defined in the policy to mean an “accident” that results in bodily injury. In addition, they argued that certain exclusions would bar coverage, including an exclusion for bodily injury arising from the “use” of a motor vehicle and exclusions for expected or intended injury and willful or malicious acts. The court agreed and granted final judgment in favor of our client.