

Candace N. Edgar

Special Counsel

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Candace is a member of the Professional Liability Department with over 15 years of litigation experience devoted almost exclusively to insurance defense litigation, representing both insurers and insureds in state, federal and appellate courts in Pennsylvania. Candace has successfully defended a myriad of cases, including insurance coverage, bad faith, first-and third-party auto, transportation, premises liability, employment, construction, medical malpractice and subrogation cases. She is experienced in all facets of a case from pre-suit investigation through verdict and appeal. She has presented at several insurance conferences and seminars, as well as provided training to claims professionals on best claims handling practices.

Candace graduated from Penn State University Dickinson School of Law in 2008 where she was recognized for her accomplishments in oral and written advocacy, including receipt of the ALI-ABA Scholastic and Leadership Award, The George F. Douglas, Jr. Memorial Award and the CALI Award for Excellence in Advocacy to name a few. Prior to law school, she graduated *cum laude* from Millersville University where she studied Broadcast Journalism and Political Affairs.

Education

- Penn State Dickinson Law (J.D., 2008)
- Millersville University of Pennsylvania (B.S., *cum laude*, 2004)

Admissions

- Pennsylvania, 2008
- U.S. District Court Eastern District of Pennsylvania
- U.S. District Court Middle District of Pennsylvania
- U.S. Court of Appeals 3rd Circuit

Practices

- Insurance Services – Coverage & Bad Faith Litigation

Associations & Memberships

- Dauphin County Bar Association
- Pennsylvania Association of Mutual Insurance Companies
- Pennsylvania Bar Association
- Pennsylvania Defense Institute

Classes/Seminars Taught

- *Life Care Plans: Cutting Them Down To Size*, 2023 PAMIC Claims Summit, Gettysburg, PA, April 19, 2023
- Retail & Hospitality Webinar, The Harmonie Group, February 23, 2021

Significant Representative Matters

- Successfully defended insurers in cases involving coverage disputes and claims of insurance bad faith, including a successful appeal to the Pennsylvania Superior Court reversing and vacating a sizeable award for attorney fees against the insurer.
- Successfully handled through resolution claims made against auto insurers for uninsured and underinsured motorist benefits and first party benefits.
- Successfully defended commercial motor vehicle carriers in wrongful death and catastrophic bodily injury cases.
- Successfully obtained multiple defense verdicts in favor of commercial property owners, including a national retailer and amusement park.

Pro Bono

- Dauphin County Pro Bono Program

Community Service

- Love the Hill - Wildheart Ministries, Harrisburg, Pennsylvania

Results

U.S. Court of Appeals for the Third Circuit Affirms Precedential Decision

We prevailed in the U.S. Court of Appeals for the Third Circuit in a precedential decision upholding application of a household vehicle exclusion. A fifteen-year-old was seriously injured while riding an uninsured dirt bike on private property. After recovering the bodily injury limit of the tortfeasor's policy, he also recovered UIM benefits under the two household policies. However, the other household policy underwritten by the same carrier contained a household vehicle exclusion, which excluded UIM benefits under the facts of the accident, so coverage was denied. The carrier then filed a declaratory judgment action in the Eastern District Court of Pennsylvania, but lost because the District Court concluded that the household vehicle exclusion acted as an impermissible de facto waiver of stacking as a result of the carrier paying UIM benefits under the other household policy. On appeal, a unanimous panel of the Third Circuit vacated the District

Court's Order, holding in a precedential opinion that the household vehicle exclusion was valid and enforceable because the dirt bike involved in the underlying accident was uninsured.

Thought Leadership

September 9, 2024

**Third Circuit Upholds Household Vehicle Exclusion for Uninsured Dirt Bike,
Overturning District Court Ruling**