



Julia Grimké Young

Partner

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Julia Grimké Young focuses her practice on complex insurance coverage disputes, construction defect disputes, nursing home negligence litigation, medical malpractice litigation, appellate practice, and defense of homeowners' associations. Julia practices in state and federal courts throughout Florida, and has argued appeals before Florida District Courts of Appeal, the Fourth Circuit Court of Appeals, and the Eleventh Circuit Court of Appeals.

Prior to joining Wilson Elser, Julia gained substantial experience litigating class action matters related to product defects and securities fraud. She has litigated hundreds of first-party property damage claims (residential and commercial). Julia served as the managing attorney of a national law firm specializing in the defense of insurance carriers against third-party claims and workers' compensation claims.

Julia is a consummate professional and has devoted her life to the service of justice. She is an aggressive advocate and will fight for her clients through trial when necessary to achieve a just result. Her peers consider her an extraordinarily efficient litigator, and she is well known for prevailing in cases by way of summary judgment motions. Julia's oral advocacy, legal research, and legal writing skills are unparalleled.

Julia strives to lead a life of service, and devotes much of her time outside of work to volunteer activities in the community. Much of her volunteer work has been through the Orange County Bar Association, through which Julia has served as a guardian ad litem, and through which she has provided legal services to Orange County's unhoused population. Julia served on the editorial board of the *Florida Bar Journal* from 2017 to 2020.

Education

Services

- Contractual/Extra-Contractual Liability Litigation

- University of Nebraska College of Law (J.D., 2002)
- Western Carolina University (M.A. Clinical Psychology, 1999)
- Clemson University (B.A. Psychology/Spanish, 1996)

Bar Admissions

- Florida
- South Carolina

Court Admissions

- U.S. Court of Appeals, Fourth Circuit
- U.S. Court of Appeals, Eleventh Circuit
- U.S. District Court, Middle District of Florida
- U.S. District Court, Southern District of Florida
- U.S. District Court, Northern District of Florida
- U.S. District Court, District of South Carolina

Professional Affiliations

- Florida Bar Journal Editorial Board, 2017–2020
- Windstorm Insurance Network

Publications

Q1 2026

The Use of Layperson Testimony to Establish Causation in First-Party Property Damage Disputes

Coverage Matters

Q2 2025

Coverage Matters

Q2 2025

Proposed New Legislation to Significantly Impact the Dynamics of First-Party Insurance Disputes in Florida

Wilson Elser's Coverage Matters

Client Wins

Young & McLaughlin Obtain Summary Judgment for Lack of Admissible Evidence

Julia Young (Partner-Orlando, FL) and Sara McLaughlin (Associate-Orlando, FL) secured

a summary judgment for our insurance company client in a case pending in the U.S. District Court for the Middle District of Florida. The court entered an Order striking both of the plaintiff's experts, as the experts were neither timely nor properly disclosed, and then granted Julia and Sara's Motion for Summary Judgment on the basis that the plaintiff lacked any admissible evidence that her property damage arose from a covered cause of loss during the subject policy period. In view of the judgment in favor of our client, as well as a prior Offer of Judgment/Proposal for Settlement served upon the plaintiff by our client and rejected by the plaintiff, the judge entered his Order awarding to our client attorneys' fees in the amount of \$36,324.50 and costs in the amount of \$2,693.00. It is noted that, upon notice to the plaintiff's counsel that we would be moving to strike the plaintiff's experts and for summary judgment, the plaintiff moved the court for leave to voluntarily dismiss her Complaint, without prejudice to refile, and her request was denied by the court.

Young Prevails for Carrier in Hurricane Ian Claim, Citing Lack of Expert Evidence

Julia Young (Partner-Orlando, FL) defended an insurance company client in a case involving a named-perils policy, which, under Florida substantive law, means the plaintiff's initial burden in the case is to prove that damage was sustained to her property as the result of windstorm (a named peril under the policy). The property insurer investigated the claim and determined that repair of covered damages did not exceed the applicable policy deductible. The insured then filed suit for breach of contract, and sought damages in excess of \$75,000. The matter was removed to the U.S. District Court for the Middle District of Florida. The plaintiff's counsel failed to disclose any expert by the deadline, and one extension of time was provided to the plaintiff, who again failed to meet the deadline. Julia did not consent to a second extension of time, and contested the plaintiff's motion seeking one; the court ultimately denied the plaintiff's motion. Julia argued that, lacking expert evidence, the plaintiff could not meet her initial burden, and, therefore, the client was entitled to summary judgment. Judge Badalamenti handed down his order granting our motion, noting that, without expert evidence, the plaintiff could not demonstrate the necessary element of causation, and could not rebut testimony of our experts regarding whether damage arose due to windstorm or to age-related deterioration. Judge Badalamenti concluded his Order with: "This is a prime example of a complex issue outside the scope of a layperson's knowledge that requires testimony from an expert witness."

Young & McLaughlin Secure Dismissal on Grounds of Noncompliance

Julia Young (Partner-Orlando, FL) and Sara McLaughlin (Associate-Orlando, FL) secured dismissal of a case involving a dispute between a contractor, as assignee of the insured and our carrier client over payment for water mitigation services following a loss at the insured's property. Julia and Sara moved to dismiss with prejudice, arguing the contractor lacked standing because its assignment of benefits (AOB) was invalid under Florida Statute §627.7152. Specifically, it was argued that the AOB failed to include the statutorily required written, itemized, per-unit cost estimate, and instead attached only a generic price list, and that noncompliance rendered the AOB void, eliminating any right to sue. Sara and Julia further asserted that the breach of contract claim failed for lack of a contractual relationship, and the quantum meruit claim was barred because any benefit from mitigation flowed to the homeowner. Lastly, the declaratory judgment count improperly sought an advisory opinion since the policy language is clear and no present

controversy existed. The court agreed with Julia and Sara on all grounds and granted the motion to dismiss with prejudice.