



## Salvatore A. Clemente

Partner

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Salvatore Clemente's 20-year litigation practice has attracted clients in Pennsylvania, New Jersey, Ohio, Massachusetts, Kentucky, Connecticut, Colorado, Rhode Island, Virginia, West Virginia, Maryland, Nevada, Utah, Washington D.C., California, Washington and Missouri. Seeking common-sense early resolution in every lawsuit, he has successfully mediated countless cases at all stages of litigation, and when resolution is not feasible, clients are in experienced hands. In addition to bringing matters to verdict, Sal has successful appellate experience in multiple circuit courts. He has numerous reported decisions in state and federal courts and is regularly selected as a neutral arbitrator.

Sal represents clients in the areas of ERISA and non-ERISA employee benefits, individual and group life and disability, bad faith, insurance coverage, commercial and transportation litigation. His experience includes representing business entities in contracts, secured transactions, criminal forfeiture, collections, landowner disputes and real property transactions. He also represents governmental subdivisions as a consultant and litigator in a number of contract and tort matters. Sal has tried individual disability, bad faith and catastrophic tractor trailer accidents to verdict and has litigated demutualization, individual and ERISA life, and disability lawsuits.

Additionally, Sal has managed investigations and litigation involving bribery, money laundering, conspiracy and corruption related to life insurance policies, policy loans, fraudulent tax returns, fraudulent bank loan applications and RICO. He has litigated various types of financial services transactions and FINRA compliance. Sal has coordinated with state and federal government representatives in such matters for more than nine years and has successfully represented elected officials in civil matters alleging conspiracy, fraud and other claims.

Sal has provided insurance coverage advice to his insurer and policyholder clients on issues arising under multiple types of contracts and insurance policies, including commercial policies, general liability, professional liability and excess/umbrella liability

### Services

- Commercial Contracts & Agreements
- Commercial Litigation
- Construction
- Employment & Labor
- Government Investigations
- Health Care Law
- Insurance Regulatory & Compliance
- Insurance & Reinsurance Coverage
- Italy
- Life, Health, Disability & ERISA
- Municipal/Local Government
- National Trial Team
- Transportation
- Securities
- Professional Liability &

policies. He also has experience in reinsurance treaties and arbitrations. Sal regularly presents to legal, claims and underwriting professionals, and his knowledge gained as a claims professional brings a comprehensive understanding of the insurance industry's underwriting and claims practices in addition to extensive experience in investigating and managing claims for various insurers in Pennsylvania, New Jersey and Delaware.

Services

### **Life/Disability**

Sal has successfully defended clients against allegations of unfair insurance practices, consumer fraud, unfair trade practices, ERISA, breach of fiduciary duty and breach of contract. Sal has also successfully pursued rescissions including stranger owned life insurance, obtaining damages for his clients in addition to successfully having clients' fees and costs reimbursed in interpleaders. In addition to bringing matters to successful verdicts, Sal, in the defense of his client's, has argued before the Third and Sixth Circuits, in addition to drafting and presenting numerous winning dispositive motions in these areas at the trial court level.

### **Bad Faith & Insurance**

Sal's practice includes a successful track record of having bad faith claims dismissed during motion practice at all stages of litigation. Clients have enjoyed his track record in cases alleging bad faith, which has become pro forma in any insurance denial, by providing the experience to maintain a dynamic defense to such claims. Drawing on his years of experience in insurance adjusting and coverage matters, Sal brings a unique hands-on perspective to interpreting insurance contracts for coverage, helping to mitigate the high-dollar exposure disputes that often accompany them. Sal also represents businesses and insurers in a variety of commercial disputes, including claims of unfair business practices, unfair trade practices, restitution, franchise agreements, real estate and various other contractual disputes.

### **Transportation**

Sal has investigated, tried and defended a number of catastrophic injury and death tractor-trailer cases involving toxic exposure, hazardous products and personal injury, some through verdict. As a member of the firm's 24-hour emergency response team, he travels to accident scenes to investigate and represent drivers before authorities. Sal also is experienced in managing extensive investigations, detailed discovery and many different types of experts in the fields of police procedures, bio-mechanics, all the various medical specialties, employability, life care, economics and more.

### **Professional Liability**

Sal's practice includes experience in employment practices, agents and brokers, education, and issues involving directors and officers, errors and omissions and litigation of construction accidents, construction defect and coverage.

### **Education**

- Widener University School of Law (J.D.)
- Rutgers University (B.A.)

### **Bar Admissions**

- Pennsylvania

- New Jersey

### **Court Admissions**

- Supreme Court of the United States
- U.S. Court of Appeals, Third Circuit
- U.S. Court of Appeals, Sixth Circuit
- U.S. District Court, District of Colorado
- U.S. District Court, Southern District of Indiana
- U.S. District Court, District of New Jersey
- U.S. District Court, Southern District of Ohio
- U.S. District Court, Northern District of Ohio
- U.S. District Court, Eastern District of Pennsylvania
- U.S. District Court, Middle District of Pennsylvania
- U.S. District Court, Western District of Pennsylvania
- U.S. District Court, Northern District of Texas

### **Professional Affiliations**

- Philadelphia Bar Association

### **Languages**

- Italian