

# Azer, Halprin and Todd in *Westlaw Today*: Pondering the Baltimore Bridge Collapse and What Comes Next

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April 15, 2024 Adrian Azer, Peter Halprin

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PRACTICES Insurance Recovery

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Haynes Boone Partners [Adrian Azer](#) and [Peter Halprin](#) and Clerk [Jacob Todd](#) authored an article for *Westlaw Today* discussing insurance coverage and other issues raised by the collapse of Baltimore's Francis Scott Key Bridge.

Read an excerpt below.

The Key Bridge crosses the Patapsco River and is a four-lane, 1.6-mile span that was used by around 31,000 people daily. The bridge served as an important connection between Hawkins Point, on the south side of the waterway, and Dundalk, on the north. The Patapsco is a key waterway that, along with the Port of Baltimore, serves as a hub for East Coast shipping.

In 2023, the Port of Baltimore handled a record 52.3 million tons of cargo, worth \$80 billion.

On Tuesday, March 26, 2024, the Dali, a 948-foot-long cargo vessel, weighing 95,000 tons when empty, had just begun its journey toward Colombo, Sri Lanka. Unfortunately, early that morning, it struck one of the supports of the Francis Scott Key Bridge at 8 knots (9 mph).<sup>3</sup> At the time of the accident, the ship was carrying nearly 4,700 containers. 56 of those containers held hazardous materials.

Following the Dali's Mayday call, it was reported that police had just 90 seconds to stop traffic and evacuate people on the Key Bridge.<sup>5</sup> The Key Bridge collapsed quickly, taking with it eight construction workers who were on the bridge at the time. Of these 8 workers, six have been confirmed or are presumed dead.

While, thankfully, none of the ship's crew reported injuries, the deaths of construction workers, the property damage caused by the collision, and the logistical consequences of cutting off the country's ninth largest port by trade volume, all point to loss or damages estimated as high as \$4 billion.

Despite the uncertainty surrounding the catastrophe, it is certain that the numerous parties impacted by these tragic events will look to hold each other, and others, liable for the loss and damage. Relatedly, insurers and insurance industry analysts are now assessing the likely losses borne by underwriters across several product lines, including property, cargo, marine, liability, trade credit, and contingent business interruption.

Businesses impacted by this event will want to take a look at all potentially relevant insurance policies, indemnity agreements and contracts, as well as potential government assistance to mitigate the likely financial strain.

To read the full article in *Westlaw Today*, click [here](#).