

# Zero Recovery- Jury rejects Plaintiff's Bad Faith Suit Seeking 11 Million for Sunken Paddleboat...

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The owner of a popular excursion paddleboat, *The Spirit of the Rivers*, which sank while moored in unremarkable weather brought suit for damages on account of the insurance carrier's declination of coverage under the marine hull policy issued to him. The carrier denied coverage under the express and denied warranties of seaworthiness, as well as other policy exclusions. The owner claimed that the boat sank accidentally when a hose that he was using to pump water out of the engine room snaked back in and flooded the passenger compartment. The Plaintiff claimed that the carrier wrongfully denied the claim, sought damages for bad faith and mental anguish, and asked the jury to award \$11 million in damages. The jury found that the insurance carrier did not fail to comply with the insurance policy when it failed to pay the claim, rejected Plaintiff's argument, and Plaintiff recovered nothing.

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