

Ann M. Waeger

OF COUNSEL

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There is nothing more satisfying than working in the transactional law arena. It is an area ripe with opportunity to develop creative ways to solve problems and get deals done. Given my practice focus, this is especially true when environmental risks come into play.

Ann's practice encompasses the purchase, sale and leasing of industrial and commercial real estate, the formation of business entities and the financing of industrial and commercial real property and business assets. She has a special focus on environmental issues in the transactional setting, including leases and agreements of sale, and the use of environmental insurance policies as a risk management tool.

Ann handles the oversight and negotiation of environmental insurance claims and the review, analysis, and negotiation of environmental insurance policies, and has played a prominent role in the negotiation and settlement of numerous insurance claims involving cost-recovery for investigative and remedial activities. She has successfully negotiated environmental insurance policies for use by clients, both in connection with the sale and redevelopment of contaminated properties and brownfields, and in connection with overall risk management programs.

Ann's clients include leading real estate developers, property and business owners, landlords, tenants, manufacturers, lenders, and REITS. She writes and lectures extensively on environmental insurance issues. She was a faculty member for the longstanding ALI CLE national course of study "The Impact of Environmental Law on Real Estate and Business Transactions: Brownfields and Beyond" from 1995 through 2013.

Departments

Real Estate

Practice Groups

Energy & Renewable Resources

Environmental

Education

Fordham University School of Law, J.D., 1983

State University of New York at Oneonta, B.S., 1974

Bar Admissions

New Jersey, 1984

New York, 1984

Results may vary depending on your particular facts and legal circumstances.

HONORS & AWARDS

- American College of Real Estate Lawyers (ACREL) Fellow; Board of Governors (2018 – 2020); Communications Committee, Chair (2022); Programs Committee, Chair (2016); Vice-Chair of Programming, Mid-Year meetings (2014-2015); Member Development Committee (former member)
- Recipient of the 2018 Hall of Fame Award from the New Jersey Chapter of Commercial Real Estate Women (CREW NJ)
- Listed in *Chambers USA* (a publication of Chambers and Partners) in the Real Estate (2006 – 2018) and Environment (2007 – 2022) practice areas
- Listed in *Best Lawyers®* (a trademark of Woodward/White, Inc.) in the Real Estate Law and Environmental Law practice areas (2008 – present)
- Selected by *Best Lawyers®* (a trademark of Woodward/White, Inc.) as 2020 Woodbridge "Lawyer of the Year" in Environmental Law; as 2017 Woodbridge "Lawyer of the Year" in Environmental Law; and as 2016 Woodbridge "Lawyer of the Year" in Real Estate Law
- Listed in *New Jersey Super Lawyers* (a Thomson Reuters business) in the Real Estate practice area (2005 – 2018); listed by *Super Lawyers* as one of New Jersey's Top 50 Women Lawyers (2010 – 2014); listed as one of New Jersey's Top 100 Lawyers (2010, 2012)
- Recognized by *Real Estate New Jersey* magazine on its list of Women of Influence (2007 – 2009)
- Recognized by *NJBiz* (a publication of Bridge Tower Media) on its list of the Top 50 Women in Business (2007)
- Martindale-Hubbell® Peer Review Rated AV® Preeminent (a trademark of Internet Brands, Inc.)

Please visit our Award Methodology page for a description of the standard or methodology on which these accolades are based. Attorney Advertising: No aspect of this advertisement has been approved by the Supreme Court of New Jersey.

UNIQUELY NJ

- CREW-NJ (1997 – present); President (2006); Director (2002-2010)
- New Jersey State Bar Association, Business Law Section Emeritus Director and past Chair

MORE ACTIVITIES & EXPERIENCE

- Commercial Real Estate Women (CREW Network) (1997 – present); Professional Mentor, Leadership Certificate Program (2018, 2016, 2014); Recognition Committee (2018, 2016); Inductee, CREW Network Foundation Women of Vision Program (2016); Chapter Resources Task Force (2015 - 2016);

Recognition Committee (2016); Board of Directors (2010 – 2013); Chair, Chapter Communications Task Force (2012); Board Liaison to Communication and Editorial Committee (2013) and Industry Research Committee (2011); Chair, Member Education Committee (2008 – 2009)

- American Bar Association, Section of Business Law
- New York State Bar Association, Environmental Law Section; Environmental Insurance Committee

PRESENTATIONS & SPEAKING ENGAGEMENTS

Panelist, Environmental Insurance: Latest Developments and Emerging Issues

Sponsor: *American Law Institute CLE*, November 3, 2021

Emerging Issues in Environmental Insurance

Sponsor: *New York State Bar Association*, November 2, 2018

The Impact of Environmental Law on Real Estate and Business Transactions: Brownfields and Beyond

Sponsor: *ALI CLE (formerly ALI-ABA) National Course of Study*, 1987- forward

Presenter, Environmental and Transactional Risk Insurance: How to Manage Risks and Legal Challenges

Sponsor: *The Knowledge Group*, April 11, 2017

Speaker, Emerging Issues in Environmental Insurance

Sponsor: *New York State Bar Association*, October 28, 2016

Panelist, Transactional and Environmental Risk Insurance: Opportunities and Legal Challenges Uncovered!

Sponsor: *The Knowledge Congress*, June 22, 2016

Panelist, Transactional Insurance: Best Tool to Close the Deal in 2015

Sponsor: *The Knowledge Group*, November 21, 2014

Faculty Member, Emerging Issues in Environmental Insurance

Sponsor: *New York State Bar Association*, October 30, 2014

Meeting Leader, Everything is New Under the Sun: Rebirth, Revitalization and Reinvention

Sponsor: *American College of Real Estate Lawyers Spring Meeting*, March 14-17, 2013

Panelist, Case Law Overview/Lessons Learned: Claims Handling to Maximize Available Environmental Coverage and Minimize Disputes with Carriers

Emerging Issues in Environmental Insurance

Sponsor: *New York State Bar Association*, December 3, 2012

Presenter, Sharpest Tool in the Shed - Really! Using Environmental Insurance to Manage Risks

Sponsor: *American College of Real Estate Lawyers Annual CLE Meeting*, October 19, 2012

Planning Chair and Faculty Member, Environmental Insurance: Market Update and the Latest on Negotiation and Claim Strategies

Sponsor: *ALI-ABA Video Webcast*, May 2011

Presenter, Environmental Insurance Nuts & Bolts: Keys to Managing Environmental Liability in Real Estate

Sponsor: *National Constitution Center Webinar*, May 2011

Presenter, Environmental Insurance: Market Update, Policy Overview and Strategic Insights

Sponsor: *The Bureau of National Affairs EHS Webinar*, January 2011

Ann M. Waeger - Presentations & Speaking Engagements prior to 2011

PUBLICATIONS & ALERTS

Contributing Author, Environmental Aspects of Real Estate and Commercial Transactions: Acquisition, Development and Liability Management

Chapter: Current Insurance Policies for Insuring Against Environmental Risks

American Bar Association, (5th Edition 2021)

Author, COVID-19 Insurance Update: Companies Should Evaluate Risk Management Tools in Place, Including Pollution Legal Liability (PLL) Insurance Policies

Greenbaum, Rowe, Smith & Davis LLP Client Alert, March 20, 2020

Contributor, Commercial Real Estate Transactions in New Jersey

New Jersey Institute for Continuing Legal Education, 4th Edition, 2019

Contributor, 2018 Real Estate Update: Trending Issues & Topics of Interest

Greenbaum, Rowe, Smith & Davis LLP Client Alert, February 2018

Author, To Buy or Not to Buy a Contaminated Property - That is the Question!

Greenbaum, Rowe, Smith & Davis LLP 2018 Real Estate Update: Trending Issues & Topics of Interest, February 2018

Contributor, 2017 Real Estate Update: Trending Issues & Topics of Interest

Greenbaum, Rowe, Smith & Davis LLP Client Alert, March 2017

Contributor, 2016 Real Estate Update: Trending Issues & Topics of Interest

Greenbaum, Rowe, Smith & Davis LLP Client Alert, March 2016

Contributor, 2015 Real Estate Update: Trending Issues & Topics of Interest

Greenbaum, Rowe, Smith & Davis LLP Client Alert, March 2015

Author, Current Insurance Policies for Insuring Against Environmental Risks

ALI-CLE Course of Studies Materials, 2013 (first published in 2000)

Author, Covering Your Company's Environmental Risks: An Environmental Insurance Primer

Mid-Atlantic Real Estate Journal, April 2011

Interviewed for "An Insider's Perspective on Environmental Insurance"

Environmental Due Diligence Guide, The Bureau of National Affairs, January 2011

Contributing Author, Environmental Aspects of Real Estate & Commercial Transactions: From Brownfields to Green Buildings

Chapter: "Current Insurance Policies for Insuring Against Environmental Risks"

American Bar Association, (4th Edition 2011)

Contributing Author, Brownfields – A Comprehensive Guide to Redeveloping Contaminated Property

Chapter 15: "Environmental Insurance in Brownfield Transactions: Issues and Answers,"

American Bar Association, Section of Environment, Energy and Resources, (3rd Edition, 2010)

Contributing Author, Commercial Real Estate Transactions in New Jersey: Volume I and II

Chapter 6; Environmental Issues

New Jersey Institute for Continuing Legal Education, (3rd Edition, 2010)

Author, Women in Real Estate: What's the Issue?

GlobeSt.com Commercial Real Estate News and Property Resource, November 2008

Author, Selected Case Law with Respect to the Owned Property Exclusion

ALI-ABA Course of Study Materials, 2008

Author, Tips for Landlords and Tenants of Shopping Centers Concerning Potential Environmental Risks

ICSC Seminar materials, May 2008

Author, Insurance Claims for Recovery of Environmental Cleanup Costs Including Case Law in New Jersey, Ohio and Michigan

ALI-ABA Course of Study Materials, 2003 (first published in 1994)

Co-Author, Using Environmental Insurance in Commercial Real Estate Transactions

Probate and Property, American Bar Association, 2003

Co-Author, Using Environmental Insurance in Commercial Real Estate Transactions

Probate & Property, January/February 2003 Vol. 17 No. 1

Co-Author, The Emerging Role of Environmental Insurance in Commercial Real Estate Transactions: Issues and Answers

The ACREL Papers, 2000

Ann M. Waeger (Cont.)

NEWS

2026 Edition of *Best Lawyers* Recognizes 54 Attorneys in 41 Practice Areas: Eight Greenbaum Lawyers Recognized on “Ones to Watch” List

August 21, 2025

2025 Edition of *Best Lawyers* Recognizes 56 Attorneys in 39 Practice Areas: Ten Greenbaum Lawyers Recognized on “Ones to Watch” List; Three Selected for “Lawyer of the Year” Recognition

August 15, 2024

2024 Edition of *Best Lawyers* Recognizes 59 Attorneys in 38 Practice Areas: Twelve Greenbaum Lawyers Recognized on “Ones to Watch” List; Five Selected for “Lawyer of the Year” Recognition

August 17, 2023

2023 Edition of *Best Lawyers* Recognizes 51 Attorneys in 36 Practice Areas: Nine Greenbaum Lawyers Recognized on “Ones to Watch” List; Seven Selected for “Lawyer of the Year” Recognition

August 18, 2022