



## Mallory Meaney

Associate



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Mallory represents insurers in connection with cyber risks. She routinely advises insurers in connection with cyber insurance policies and other first- and third-party technology risks, including media, technology, and privacy-related exposures that arise under professional liability and general liability policies. Mallory regularly provides guidance on matters involving complex financial or accounting-related issues, such as cyber claims for business interruption loss. Mallory also litigates coverage and bad faith actions on behalf of insurers.

Mallory has considerable experience advising insurers in connection with cyber incidents such as ransomware incidents and data breaches. Mallory represents insurers in connection with other coverage issues that arise under cyber policies such as rescission and evaluation of claimed first party losses.

### Representative Matters

- Obtained summary judgment in Arkansas federal district court in favor of insurer that calculation of “Business Income Loss” under cyber insurance policy required subtracting expenses from total revenue plus only those normal operating expenses that were not paid using revenue actually earned during the interruption period, in keeping with the purpose of business interruption coverage to protect the insured while also preventing the insured from sustaining a windfall. *Heritage Co. Inc. v. Hudson Excess Ins. Co.*, 2024 WL 2325057 (E.D. Ark. May 22, 2024).
- Counsels insurers on first-party claims involving cyber-related incidents, including claims for business interruption, data

### Practice Areas

Insurance

Cyber Insurance

Privacy, Cyber & Data Governance

### Credentials

#### Education

J.D., *summa cum laude*, Antonin Scalia Law School at George Mason University

B.A., *magna cum laude*, College of William and Mary

#### Law Journals

Senior Research Editor, *George Mason Law Review*

#### Bar and Court Memberships

District of Columbia Bar

restoration, cyber extortion, and other first-party coverages.

- Represents insurers for third-party claims arising from cyber-and privacy-related matters, including for technology-related professional services.
- Advises insurers on media liability exposures and associated claims.
- Conducts legal research and drafts pleadings addressing a wide variety of procedural and substantive issues for insurers involved in coverage litigation.
- Assists in monitoring complex litigation in state and federal courts and counsels professional liability insurers on coverage issues with respect to such litigation.

## Professional Experience

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- Legal Intern, U.S. District Court for the District of Columbia (2018)
- Legal Intern, U.S. Department of Agriculture, Office of General Counsel, Marketing, Regulatory, and Food Safety Division (2017)