

# Scott Seaman Discusses Delaware Court's Denial of Insurance Coverage in Teen Social Media Addiction Lawsuit

In The News | 1 min read

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Scott Seaman, a Chicago-based partner and Co-Chair of Hinshaw's global Insurance Services group, was quoted in a recent *Law360 Insurance Authority* article discussing a Delaware court's ruling that Meta does not qualify for insurance coverage for underlying claims alleging the platform is addictive to adolescents. The court found that these underlying lawsuits do not allege "accidental conduct."

Under commercial general liability policies, covered "occurrences" are often defined as accidents, and insurers seek to avoid coverage for claims resulting from intentional conduct. Policyholder attorneys have criticized the ruling, with some comparing it to drugmaker losses that relieved insurers of covering suits connected to the opioid crisis.

Seaman emphasized the substantial challenges social media company insureds will face in obtaining insurance coverage for such claims, including proving an "occurrence" or "accident" and overcoming arguments that damages or injuries were expected, intended, non-fortuitous, or barred by knowledge-based coverage defenses.

## ***Via Law360 Insurance Authority:***

Even if they are found liable in underlying litigation, social media company insureds will face substantial challenges in obtaining insurance coverage, including establishing an "occurrence" or "accident," said Scott Seaman, a Hinshaw & Culbertson LLP attorney who represents insurance companies, speaking generally about addiction litigation.

They will also have to overcome challenges that damages or injuries were expected or intended, nonfortuitous or barred by knowledge-based coverage defenses, he said.

Noncompliance with policy conditions, such as notice, cooperation and failure to satisfy policy terms, also will figure prominently in coverage disputes.

“For example, many of the alleged injuries may not satisfy the requirements of ‘bodily injury’ or ‘property damage,’” Seaman said in an email to Law360. “The government claims in the multi-district litigation — like in the opioids litigation — seek disgorgement, civil penalties, and relief that may be ruled to not constitute ‘damages.’”

[Read the full article \(subscription may be required\)](#)

- *Law360 Insurance Authority*: “[Meta Coverage Ruling Hinged On Intentional Conduct Claims](#)” (March 5, 2026)

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**Scott M. Seaman**

Partner

📞 312-704-3699

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