

## CAROLIN A. PACHECO

ASSOCIATE



### AREAS OF PRACTICE

Insurance Services – Coverage & Bad Faith Litigation  
Property Litigation  
Miscellaneous Professional Liability  
Consumer Financial Services Litigation & Compliance  
Real Estate E&O Liability

### CONTACT INFO

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[CAPacheco@mdwcg.com](mailto:CAPacheco@mdwcg.com)

Landmark Center One  
315 E. Robinson Street, Suite 550  
Orlando, FL 32801

### ADMISSIONS

Florida  
2015

U.S. District Court Middle District  
of Florida  
2019

U.S. District Court Southern  
District of Florida  
2019

### EDUCATION

Stetson University College of Law  
(J.D., 2015)

University of Central Florida (B.S.,  
2008)

### HONORS & AWARDS

The Best Lawyers: Ones to  
Watch®, Insurance Law  
2021-2025

### ASSOCIATIONS & MEMBERSHIPS

Orange County Bar Association

National Creditors Bar Association

### OVERVIEW

As a member of the Professional Liability Department, Carolin Pacheco focuses a part of her practice on first-party insurance coverage claims, defending insurance carriers in a wide range of disputes. She also defends insurers in matters pertaining to coverage and bad faith claims, and assists them through pre-suit investigations and arbitrations.

Carolin also represents condominium association boards in directors and officers suits, as well as real estate agents, brokers and appraisers in errors and omissions claims. She also concentrates a portion of her practice, litigating FDCPA claims and suits brought by debtors, against the collection services assigned to recover the debt.

Before joining Marshall Dennehey, Carolin was an Assistant Public Defender with the Ninth Judicial Circuit of Florida in Orange and Osceola County. She focused her practice on criminal defense for indigent clients. During this time, she litigated various cases ranging from criminal traffic infractions to property damage and violent crimes from initial arrest to jury trial and sentencing.

Carolin graduated from the University of Central Florida in 2008 with a Bachelor of Arts in Legal Studies and earned her *juris doctor* from Stetson University College of Law in 2015. While in law school, Carolin was a law clerk at a general civil litigation firm, where she worked on cases involving breach of contract, landlord-tenant law, and family law. She was also a law clerk for the U.S. Attorney's Office of the Middle District of Florida. Carolin had an active role in her law school's campus activities where she served as a Student Ambassador, she was the president of the Immigration Law Student Association and the secretary of the Hispanic Bar Student Association.

Outside her law practice, Carolin enjoys exploring Central Florida.

### THOUGHT LEADERSHIP

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**LANGUAGES**

Spanish (Fluent)

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**YEAR JOINED**

2018

**Fourth District Court of Appeals Rules in Favor of Homeowners, Citing Trial Court Calendaring Error.**

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Insurance Services – Coverage & Bad Faith Litigation

Property Litigation

March 1, 2025

The Fourth District Court of Appeals found that the homeowners demonstrated excusable neglect and the trial court erred when it denied their motion to vacate the judgment. Legal Update for Florida Coverage & Property Litigation – March 2025 is prepared by Marshall Dennehey to provide information on recent legal devel

**The Sixth District Court of Appeals rules in favor of the insurance carrier, finding that ensuing water damage is not covered under the insurance carrier’s policy language.**

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Insurance Services – Coverage & Bad Faith Litigation

December 1, 2024

This case arose out of the policyholder’s ongoing plumbing issues in her home. Legal Update for Florida Coverage & Property Litigation – December 2024 is prepared by Marshall Dennehey to provide information on recent legal de

**Thirtieth Circuit Court granted insurer’s motion for judgment on the pleadings for failure to comply with § 627.7152, Florida Statutes (2022) and dismissed the case with prejudice due to the incurable defect of the assignment agreement.**

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Insurance Services – Coverage & Bad Faith Litigation

September 1, 2024

The plaintiff’s case arose out of an assignment of insurance benefits agreement executed by the insured-assignor and the plaintiff-assignee on April 19, 2022, which was attached to the plaintiff’s complaint as an exhibit, along with numerous estim Legal Update for Florida Coverage & Property Litigation – September 2024 is prepared by Marshall Dennehey to provide information on recent legal d

**Because a party cannot create causes of action not set forth in Florida Rules of Court, motion to compel appraisal denied because no Florida court has jurisdiction over petition to select an appraiser and policy cannot confer that jurisdiction.**

Orlando

Property Litigation

Insurance Services – Coverage & Bad Faith Litigation

August 1, 2024

On March 7, 2024, the Eleventh Circuit Court in Miami-Dade County, Florida, rendered a decision regarding a defendant insurer’s motion to compel appraisal. Legal Update for Florida Coverage & Property Litigation – August 2024 is prepared by Marshall Dennehey to provide information on recent legal deve

**Fourth District Court upheld that, while the homeowners’ Proposal for Settlement was a joint proposal, there was no need for apportionment to comply with rule 1.442.**

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Insurance Services – Coverage & Bad Faith Litigation

Property Litigation

July 1, 2024

On May 15, 2024, the Fourth District Court of Appeals rendered a decision regarding a prevailing homeowners’ request for attorney’s fees on ground that the Proposal for Settlement (PFS) was valid under Florida Rule of Civil Procedure 1.442(c)(3). Legal Update for Florida Coverage & Property Litigation – July 2024 is prepared by Marshall Dennehey to provide information on recent legal develo

## PUBLISHED WORKS

"'Dodge v. People's Trust Insurance' and Its Effect on Coverage of Cast Iron Pipes Claims,"  
November 1, 2021, *Daily Business Review*

"Enforceability of Conditions Precedent and the Effect of Edwards v. SafePoint Ins. Co.," *Defense Digest*, Vol. 27, No. 4, September 2021

## RESULTS

### Summary judgment achieved in first-party coverage lawsuit.

#### **Insurance Services – Coverage & Bad Faith Litigation** **November 1, 2022**

We won summary judgment in the U.S.D.C. for the Middle District of Florida in a first-party coverage case challenging the prompt notice of an insurance claim. The plaintiff alleged extensive damage to the insured premises, including the alleged need to tear out and access the cast iron plumbing for its full replacement following a toilet overflow at the property. The plaintiff failed to report the loss for 20 months following the alleged date of loss.