



Cheryl L. Kozdrey

Partner

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📍 California



Biography

Cheryl L. Kozdrey is a Partner with SDV Fenchurch and a member of the firm's U.S. Executive Committee. She also serves as Chair of the firm's Construction Sector Group, where she helps lead the strategic direction of the firm's national construction risk and insurance practice. She works closely with risk managers, brokers, in-house counsel, and executive leadership teams to develop proactive insurance strategies that align coverage programs with business objectives and evolving risk exposures. She is a frequent speaker and author on insurance recovery, construction risk management, and policyholder advocacy topics.

Prior to entering the legal profession, Cheryl spent a decade in healthcare administration, an experience that provides her with a distinctive understanding of operational challenges faced by professional organizations.

Education

California Western School of Law, Juris Doctorate, cum laude

American Public University, Bachelor of Science

Memberships and Affiliations

American Bar Association

Forum on Construction Law

American Society for Health Care Risk Management (ASHRM)

Southern California Association for Healthcare Risk Management (SCAHRM)

Risk & Insurance Management Society (RIMS), Orange County Chapter

Board of Directors

Achievements

Southern California Super Lawyers Rising Star, 2021-2025

Admissions

California

Washington

U.S. District Court, Central District of California

U.S. District Court, Eastern District of California

U.S. District Court, Northern District of California

U.S. District Court, Southern District of California

Experience

Cheryl's practice focuses on advising clients through all phases of the insurance claim and litigation process. Her experience includes large-scale construction and infrastructure losses, including builder's risk, OCIP/CCIP programs, professional liability, pollution liability, commercial general liability, and other project-related insurance issues. She also regularly advises clients on insurance placement, risk allocation, indemnity obligations, contractual risk transfer, and policy optimization strategies designed to maximize available coverage and minimize uninsured exposure.

In addition to her construction practice, Cheryl advises clients facing coverage disputes across a broad range of industries, including food safety and product contamination, marine and cargo losses, international trade and import risks, corporate healthcare and administrative liability exposures, commercial transportation, and hospitality and restaurant-related liability.

Admissions continued

U.S. Court of Appeals, Ninth Circuit

