



LEGAL UPDATES

LA Wildfires – Upcoming Webinar and Best Practices for a Successful Insurance Claim

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With at least 16 deaths claimed and thousands of properties burned to the ground, the recent Los Angeles wildfires have been some of the deadliest and most destructive to date, and, unfortunately, their fiery paths continue. Even businesses fortunate enough to escape direct fire damage have felt the impact as surrounding fires, evacuation orders, downed utilities and/or supply disruptions make business anything but usual. The road ahead to rebuild and resume normal operations will be long. Many are left wondering if their insurers will be there for them when needed most.

Tips for Successful Claims

We have previously shared basic tips for policyholders to position themselves for a successful insurance claim – both before and after natural disaster strikes. If these practices are not yet integrated into your risk management procedures and philosophies, then there is no time like the present to do so.

While some insurance claims will be relatively straightforward following the wildfires, others will be complex and nuanced – particularly those involving Business Interruption and Contingent Business Interruption (when the insured's property, itself, is not physically damaged) claims. Property policies and business interruption coverages vary from policy to policy. Basic contours of coverage may be the same, but the difference between a covered and non-covered claim can hinge on a single word or even the placement of a comma. If in doubt, do not hesitate to seek review by an experienced coverage attorney to help decipher the scope of coverage under your policies.

Upcoming Webinar on How To Make the Recovery Process Smoother

Lathrop GPM's Insurance Recovery group is here to assist with your claims if needed. We will be holding a webinar on Monday, January 27, to cover practical tips for interpreting key policy provisions and responding to claim denials, ensuring a smoother recovery process. You can register for the webinar [here](#).

Related People

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If you have questions regarding insurance considerations in the wake of the Los Angeles wildfires, please contact either [Ronald Valenzuela](#) or [Robyn Anderson](#), or your regular Lathrop GPM attorney.