

A Checklist for Victims of Napa/Sonoma Fires: Recovering from Your Insurance

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The purpose of this alert is to provide victims of the Napa/Sonoma fires a checklist to use when seeking recovery from their insurance companies. Property Insurance policies may provide coverage for damage to both your property and your business. Business losses can result from a variety of causes, all of which may be covered under a property policy. These causes include: closure due to government action, inability of customers to reach your business, and interruption of your supply chain.

Commercial policies covering lost business income from property damage caused by a “covered peril” (e.g., a fire) have specific reporting requirements which may be strictly construed. Failure to meet these requirements (including a timely submission of the claim) may result in a forfeiture of coverage. Insurance companies, however, routinely extend reporting deadlines upon request. Policyholders should consult with a coverage expert as soon as possible to protect their rights.

Proof of loss needs to be established by the policyholder, and the engagement of attorneys and accountants with experience in submitting these types of claims is recommended.

Damage to the policyholder’s property may also be covered, but, like business interruption, the damage can result from several causes (not just the fire). The retention of consultants with experience in establishing cause of loss and cost of replacement or repair can expedite the recovery process and maximize the amount recovered.

To read the full alert, click on the PDF linked below.

[California-Wildfire-Insurance-Checklist.pdf](#)

If you have any questions, please contact one of the lawyers listed below.