

## Leslie Thorne in Business Insurance: ‘Questions Aplenty in Florida Condo Collapse’

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**PRACTICES** Insurance Recovery, Litigation

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Haynes Boone Partner [Leslie Thorne](#) talked with *Business Insurance* about the Surfside, Fla., condo collapse and its potential impact on property insurance coverage.

Below is an excerpt:

Causation will be in play, said Leslie Thorne, a partner at Haynes Boone, in New York. Once that is determined, it will be a question of property insurers paying out whatever limits are provided under the policy and then subrogating and pursuing claims against arguably responsible parties, including inspectors, engineers, contractors and their insurers, she said.

Policies sometimes have exclusions related to collapse and earth movement and “both of those things could become issues here depending on what ultimate cause is determined,” Ms. Thorne said.

### **Risk Management Focus**

Many risk management lessons will be learned from this event, experts say.

Policyholders should always be reviewing their coverage, Ms. Thorne said. “Entirely unexpected events can happen. Businesses and homeowners don’t just need to be prepared for catastrophe loss if they are located in a hurricane zone,” she said.

To read the full article, click [here](#).