

Caroline Ford in Bloomberg Law and Law360 on California Insurance Ruling

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PRACTICES Insurance Recovery

A recent California appeals court ruling limiting insurance coverage for smoke damage claims, particularly from wildfires, could lead to broader challenges in the state, sparking a potential legal battle. While the ruling is a victory for insurers, policyholder attorneys are concerned that it may set a precedent for the denial of valid claims, particularly regarding smoke damage. Haynes Boone [Insurance Recovery](#) Partner [Caroline Ford](#) spoke to *Bloomberg Law* and *Law360* about the case and what to expect moving forward.

Read an excerpt from each article below.

Bloomberg Law:

“Courts make rulings based on the facts and the cases that are before them,” and this case involved some “messier” factual issues, said Haynes Boone attorney Caroline Hurtado Ford.

[Read the full article here.](#)

Law360:

Caroline Ford, an Orange County-based attorney with Haynes Boone who has advised insureds on fire claims, said the Bottega decision echoes California law, which says smoke damage is direct physical loss and damage because it physically alters property.

"The court does a good job of saying, nope — COVID cases are not going to apply to smoke damage because we're treating smoke like we treat asbestos," she said.

[Read the full article here.](#)