

## David Bender in VC Star on California Fire Damage and Property Insurance

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**PRACTICES** Insurance Recovery, Litigation

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The *VC Star* quoted Haynes Boone Partner [David Bender](#) on steps Ventura County homeowners should take after a fire destroyed at least 150 structures.

The *VC Star* [reported](#) that insurance agents said homeowners insurance can help residents rebuild their homes and purchase new essential items.

The report said that, while most forms of homeowners insurance cover hotel stays, it's always wise to meet with your agent to figure out exactly what your insurance covers, said Bender, a partner at the Orange County-based Haynes Boone, law firm who has represented many clients in Ventura County.

Bender said immediately contacting your insurance agent after a disaster should be a priority and added that it is a good idea to keep a copy of your insurance policy in a secure area such as a safe deposit box or with a lawyer, as it could be destroyed in a fire. Although homeowners insurance can help reimburse residents whose homes are destroyed by disasters such as fires, Bender cautioned that not all policies provide full coverage.

For example, Bender noted that due to zoning laws, which are particularly complex in Ventura County, rebuilding homes could require building new foundations or other various complications. As a general rule of thumb, Bender advised residents to be as knowledgeable about their insurance policies as possible to avoid unexpected financial complications in case of disaster.

"A lot of policies have separate coverages for different kinds of losses, so when you buy insurance, keep that in mind," Bender said. "Before you sign anything with your insurance company, you want to get some advice on it. Insurance companies want to make money and you don't want to undersell your possession and rights." ...

Excerpted from the *VC Star*. To read the full article, click [here](#).