



News

Property Insurance Coverage For Riot-Related Claims Is Not Automatic

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Hinshaw attorneys Scott Seaman, Judy Selby, and Matthew Ferlazzo review in a *Law360* byliner the issue of property insurance coverage for riot damage claims. They note that for the first time in its history, the Property Claims Services unit of the Insurance Services Office Inc. designated the recent riots and civil commotion as a catastrophe event in more than 20 states, meaning that insured losses for each event are predicted to exceed \$25 million.

The authors suggest that some media pundits may be getting out over their skis in categorically declaring that riot claims are automatically covered. Instead, they explain that riot-related coverage determinations will depend upon application of the policy language to the claim-specific facts under controlling law.

The article reviews some of the key issues that insurers should carefully consider when evaluating coverage for riot claims, including:

- Number of Occurrences
- Aggregates and Aggregation
- Exclusions and Limitations
 - Vacancy
 - Insurrection Clause
 - Terrorism
 - Waiting Periods and Income Loss Calculations
 - Civil Authority Coverage Limitations
 - Examination of Elements of Claimed Loss/Damage
- Regulatory Developments Concerning Claims Handling
- Fraudulent Claims

[Read the full article](#) (PDF)

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