

Christina Arnone Explores the Relationship Between Insurance Coverage and Civil Unrest

In the News

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Partner [Christina Arnone](#) has published "Civil Unrest Insurance Coverage: Fundamental Issues" in a recent *LexisNexis Practical Guidance* issue.

Arnone discusses the types of insurance coverage that may be available when an insured suffers physical loss or damage to insured property as a result of civil unrest. Arnone details standard policy terms, limitations and exclusions implicated by incidents of civil unrest and associated property damage. Weaving in discussion of past court decisions, Arnone examines how the cause of loss may impact the applicable policy deductibles and other issues that have potential to arise between policyholders and insurers concerning the interpretation of key policy terms. She emphasizes the importance of the distinctions between different covered perils, such as vandalism, looting, rioting and civil commotion, noting that "the manner in which the cause of loss is defined may [therefore] have a significant impact on a policyholder's ultimate recovery."

Arnone has represented numerous clients faced with natural and man-made disasters through all stages of the recovery process. She also regularly advises policyholders during policy placement and renewal. Arnone routinely represents financial institutions, property developers, commercial real estate investors and REITs, drafting insurance, indemnity and other risk transfer provisions in contracts, including leases, loans, development agreements and construction contracts. Arnone also serves as insurance counsel for multiple unsecured creditors' committees in mass tort bankruptcies.

[Read](#) the full Practical Note.

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