

**MORGAN & MORGAN<sup>®</sup>**

# Wildfire Lawsuits

**A GUIDE**

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WILDFIRE LAWSUITS | 800.555.6666 | FORTHEPEOPLE.COM





Was your property damaged or were you injured in a wildfire? If so, contact Morgan & Morgan. Our attorneys are here to protect your rights and help you **recover the compensation you deserve.**

Wildfires can topple structures and claim lives. The last thing you need in the wake of such devastation is a dispute with your insurance provider. Unfortunately, these companies routinely delay, undervalue, and outright deny valid claims.

If you suspect your claim was treated unfairly, we may be able to help. Having represented victims of the 2017 Northern California wildfires, as well as the victims of many other natural disasters, we have the know-how to get the best outcomes for our clients.

In this guide, you'll find useful steps you can take if you've been affected by a wildfire. We'll also provide helpful resources and explain how we can help you get back on your feet. Read on to learn more.

## About the Lawsuit

It's important that you file a detailed claim with your insurance provider as soon as you can. Doing so may negate some of the excuses they often use to deny coverage.

Even so, you can still run into problems if your insurer misrepresents the language of your policy, manipulates their findings, or fails to investigate what's transpired. They may undervalue or deny your claim outright.

Don't be intimidated by your insurance company: The Morgan & Morgan Insurance Recovery Group (IRG) is here to help. We fight For The People to hold insurance providers accountable for not paying out claims.

In times like these, you can count on us. Schedule a free, no-risk case evaluation.

# FAQs

## WHEN SHOULD I FILE A CLAIM?

Homeowners insurance policies generally require policyholders to file claims quickly. Be sure to file yours as soon as possible – in as much detail as you can – to avoid missing deadlines.

## WHAT DAMAGES ARE AVAILABLE?

If you were affected by a wildfire, you may be entitled to damages including:

- Property damage
- Past and future medical expenses (e.g., hospitalization, therapy, medication)
- Pain and suffering
- Loss of life's enjoyment
- Funeral expenses (in the event of a loved one's passing)
- Other applicable damages

## WHAT WILL THE INSURANCE COMPANY DO TO AVOID PAYING?

Insurance companies are primarily concerned with their bottom line, so they benefit from paying you as little as possible. To that end, they might:

- Deny or delay your claim without reason
- Undervalue your claim
- Ignore or refuse to investigate your claim
- Neglect to process your claim
- Fail to communicate with you
- Misrepresent the language in your policy
- Ask that you contribute to the settlement
- Make unreasonable demands regarding proof of loss

## DO I STILL HAVE TO PAY MY MORTGAGE IF MY HOME BURNED DOWN?

Generally, yes. However, some lenders may offer a grace period in which they won't penalize you for late payments. Contact your lender to find out what their disaster relief policies entail.

## WHAT ABOUT MY UTILITIES?

If your home burned down, you'll need to contact your utility providers to find out what disaster relief they provide, if any.

## IS MY BUSINESS INCOME COVERED?

Most policies will cover some loss of business income if a natural disaster occurs. However, insurance companies often challenge legitimate claims, so it's important to hire a lawyer to protect your rights.

## HOW DO WILDFIRES START?

Wildfires can occur naturally, but most are the result of [human error](#). A spark can ignite an inferno in the presence of brush, dry grass, and trees. Thick vegetation and overgrown forests are prime areas where blazes spread out of control. Wildfires tend to occur during droughts and times of extreme heat.

## WHAT ARE THE POTENTIAL HEALTH EFFECTS OF INHALING SMOKE?

Exposure to wildfire smoke can cause immediate symptoms such as coughing, wheezing, difficulty breathing, itchy or burning eyes, and runny nose. If you have a pre-existing heart or lung condition, these symptoms may be more severe.

Although the long-term effects are not well-understood, it's known that wildfire smoke is more toxic than other types of smoke. Exposure can increase your risk for respiratory disease, stroke, and other serious health complications.



# Dangers of Wildfires: Key Statistics

Wildfires are becoming more destructive. In the 1980s and 1990s, the average wildfire burned between 40 and 80 acres – the 2010s, however, saw several years where the average exceeded [100 acres](#).

According to the National Interagency Fire Center (NIFC), blazes in the 2010s burned [6.8 million acres](#) annually, more than double that of two decades prior (3.3 million). The number of annual wildfires has slightly decreased over the last 30 years, while the number of acres burned each year has increased.

Also according to the NIFC, the largest fire season on record was in 2015, when 10.1 million acres burned — more than half of which were in Alaska. In 2020, more than 44,000 wildfires had destroyed almost 7.7 million acres by October 1st.

[According to the U.S. Fire Administration \(USFA\)](#), California, Texas, and New York had the most fire deaths in the country in 2017. In terms of population, West Virginia, Alaska, and Arkansas had the most deaths per million that year.





Out of all types of properties, residential properties see the most deaths and injuries, as well as the greatest dollar loss from fire, according to the USFA.

From January 1, 2020 through October 25, 2020, CAL FIRE responded to [7,221 fires](#) which burned 1,465,048 acres. In the same timeframe in 2019, 4,964 fires burned 131,137 acres in California.

According to the [U.S. Department of Agriculture](#), today's fire seasons are 78 days longer than they were in the 1970s. Almost a dozen states have had their largest fires on record after the year 2000.

California and Texas [ranked in the top five](#) for both number of fires and acres burned in the U.S. in 2019. These two states were also the top two in estimated number of properties at risk in the same year.

The U.S. lost [8,534,580](#) acres to wildfire between January 1st and October 29th 2020, which was up from 4,558,859 acres over the same span in 2019.



# What Should I Do After a Wildfire?

If you've been injured, lost a loved one, or sustained property damage in a wildfire, it's important that you take certain steps to bolster your claim.

- 1. Take inventory of your losses:** It's a painful process, but it's vital that you make note of all of the items you lost in the fire. This includes everything from cars and appliances to family heirlooms and photographs. Any property that was damaged or destroyed should be accounted for.
- 2. Document everything:** If you were injured, keep track of your medical bills. If you spoke with the insurance company, take notes of what was said. By documenting everything, you improve your chances of recovering all of your losses.
- 3. Contact Morgan & Morgan:** Insurance companies are in the business of maximizing profits. As such, they often lowball and deny claims. Our attorneys have seen every trick in the book and understand how to counter their tactics. Our mission is to secure full and fair compensation for you.

## Additional Resources

We're here not only to assist you with your legal needs, but also to inform and empower you. Be sure to check out these helpful resources as you work to rebuild your life.

- [Resources and Tips for Displaced Pets](#)
- [Checklist for Victims](#)
- [Tips for Filing Insurance Claims](#)
- [The Environmental Impact of Wildfires](#)
- [The Health Impact of Wildfires](#)





# About Us

John Morgan founded Morgan & Morgan in 1988. The firm's first office was located in Orlando, Florida, and was made up of three attorneys, two paralegals, and a receptionist. Over the past 30 years, we've been fortunate enough to hire more than 500 attorneys and open 50 offices across the country, empowering us to reach and help even more people. We have a support staff of about 3,000 employees. These paralegals, case managers, case evaluation specialists, receptionists, and more make sure that our clients are taken care of every step of the way.

Our attorneys are dedicated to fighting for the best possible outcome for those who trust us with their cases. **With that goal, we've won over \$7 billion for our clients.** These wins represent so much more than just a dollar amount, though. They represent the wellbeing of our clients, which is something we take deep pride in protecting.





# Practice Areas



Accidents



Birth Injuries



Brain Injuries



Breach of  
Warranty



Burn & Fire  
Injuries



Business  
Litigation



Business  
Interruption  
Claims



Car, Truck and  
Motorcycle



Child Sexual  
Abuse



Civil Rights



Class Actions &  
Mass Torts



Construction  
Accidents



Deaf & Disability  
Rights Unit



Dog Bites/  
Animal Attacks



Employee Rights



FCRA



Insurance  
Disputes



Medical  
Malpractice



Mesothelioma



Negligent  
Security/  
Premises Liability



Nursing Home  
Abuse



Product  
Liability



Property & Life  
Insurance and  
AD&D



Sex  
Trafficking



Slip & Fall



Social Security  
Disability



Spinal Cord  
Injuries



Train Accidents



Veterans'  
Benefits



Whistleblower/  
Qui Tam



Workers'  
Compensation



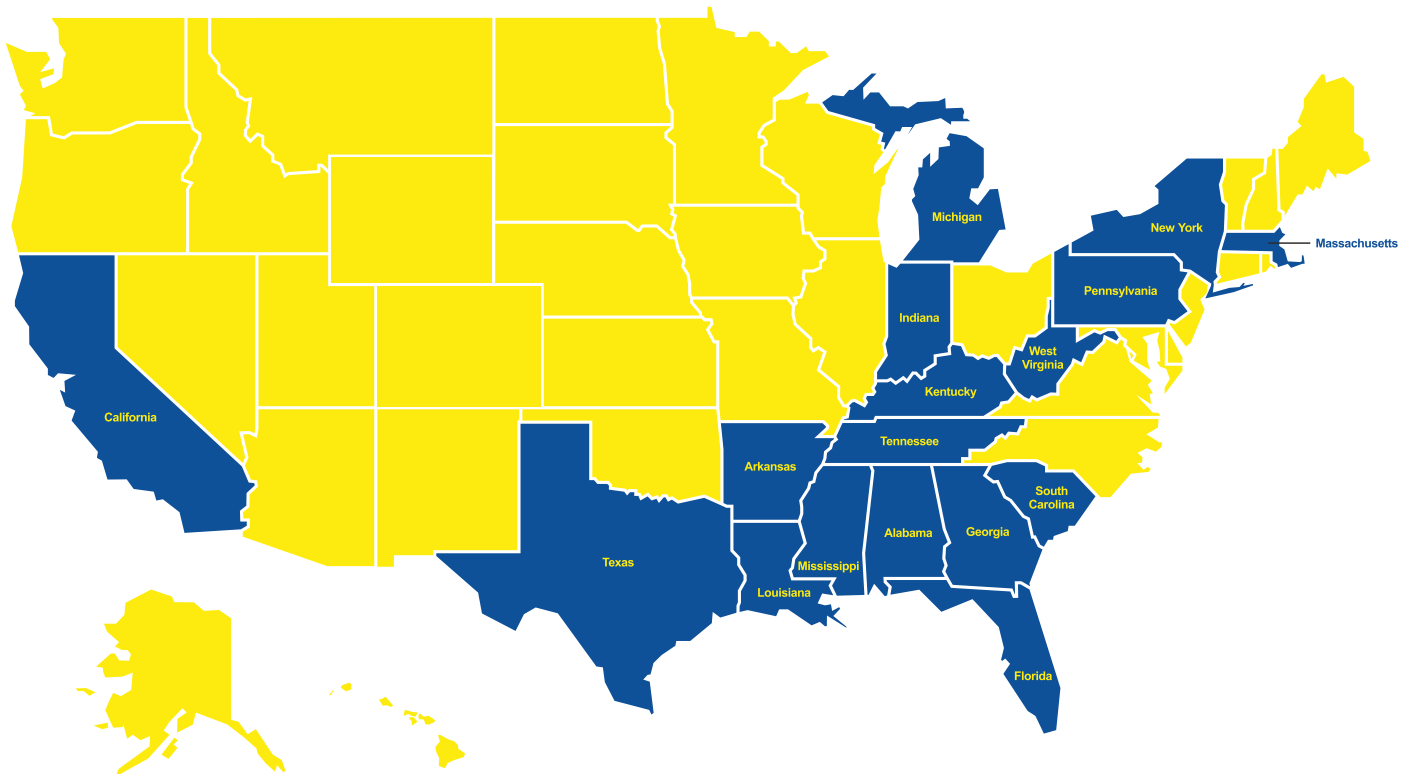
Wrongful Death



# Office Locations

\*Note: We handle cases nationally, working with local counsel in states without our physical presence.

● OFFICE LOCATIONS







# Attorney Growth & Successes

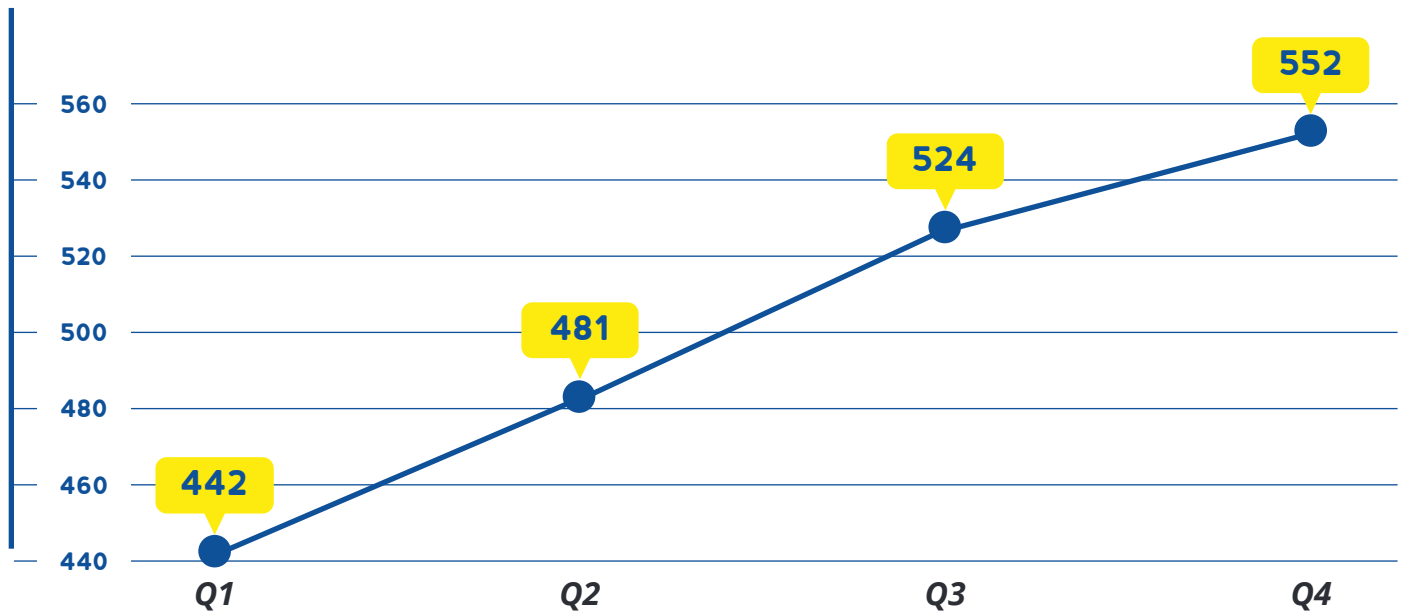
2019

TOTAL AMOUNT RECOVERED:  
**OVER \$1 BILLION**

2019

TOTAL CASES RESOLVED:  
**50,000**

*Attorney Growth:*



# What People Say About Us

*I was able to contact Morgan & Morgan via their online form from the emergency room on the day of my accident. Someone called me the next morning and set up rehab and therapy appointments right away. The following day they came to my home to begin my case. They are swift, professional and customer service-focused. After my accident, I was nervous about driving.*

“ Z.A., ATLANTA, GA

*I would just like to say that, regardless of my injuries and all that I am currently going through daily, my attorney was absolutely wonderful to me as far as listening to my concerns and thoughts and always asking if I needed anything. He made sure that he let me know that I could call him at any time for whatever I wanted to discuss regarding my case! He is a true God send and I simply love his attitude and the attention he gives to clients. From day one, this firm has gone above and beyond the call of duty making certain that I was reached out to in a very timely manner. You all ran circles and holes around the first firm! I would recommend you to family, friends, and complete strangers!*

“ Alicia, JACKSON, MS

*Unbelievably organized, responsive, and probably the most effective process-oriented group of people I've ever seen. Their preparation for mediation and trial is beyond comprehensive. Across two cases and three years, not once did anything fall between the cracks. Everyone I came into contact with exemplifies professionalism; they quickly resolved insurance issues and spent time educating me about everything affecting my cases. I trust Morgan & Morgan and I am grateful for everything they did for me. I recommend them without reservation and will miss working with them now that my civil suit is settled.*

“ Jerri, JACKSONVILLE, FL

*They are the most caring and personal attorneys you could ever have on your side. They genuinely make you feel like helping you in every way they can is their goal and main priority. I'd highly recommend this firm to anyone in need. They treat you as if you were a part of their family and are always seeking the best for the client.*

“ Janet, LOUISEVILLE, KY

*I emailed my questions and concerns and had doubt that anyone would contact me in the next 24 hours. I emailed them around 8:30 pm. I received a call the very next morning and the representative explained that after I answered her questions she would turn it over to a lawyer and then they would contact me. She answered all my questions and concerns. She gave me hope that I did the right thing. She said I should hear something in the next few days after a lawyer has time to review. I will not have to pay anything unless they win a settlement. I will receive all the information soon as to what will happen next. It has been less than 24 hours and everything is set in motion.*

“ Tammy, Orlando, FL

*I couldn't be happier with the service and the professionalism of your staff I was very satisfied with the outcome of my case. The team always returned my telephone calls in a timely manner and shared valuable as well as valid information. They were very professional and maintained a positive attitude. I would definitely use your services again if I was faced with a situation that required an attorney or legal advice and I would also refer your agency to others. Although my situation was unfortunate, I was glad to have your team on my side to get me through the difficult times. Again, I say THANK YOU.*

“ Kathy, MEMPHIS, TN



# In the News

At Morgan & Morgan, everything we do — from the cases we take on to our wins in the courtroom — makes an impact. That’s why in 2019, our legal actions, settlements, and verdicts were covered by premier national and international media outlets like The New York Times, The Washington Post, The Guardian, and CNN, as well as local media outlets.

Here are some of our cases that made headlines in 2019.



## Restoring Basketball Glory

In 2018, the NCAA imposed a penalty on the men’s basketball team at the University of Louisville (Kentucky) for alleged rules violations. They had their 2013 NCAA tournament win, 2012 Final Four appearance, and individual player statistics vacated and removed from the record.

With the help of John Morgan, our firm’s founder, the team’s players sued the NCAA and last year reached a confidential settlement. The players

had all their statistical achievements and personal honors restored.

Coverage appeared on ESPN, Fox Sports, and in the Associated Press, among others.

## Morgan & Morgan Attorney Named Cybersecurity MVP

Morgan & Morgan’s John Yanchunis was named a 2019 MVP by Law360 — the premier national legal news service — in recognition of his work protecting the rights of consumers harmed by data breaches.

Last year, John achieved a notable victory when he and his team reached a \$117 million settlement with web giant Yahoo after a data breach compromised billions of user accounts.

## Major Settlement in MA Gas Explosions Case

In September 2018, a series of explosions ripped through the Merrimack Valley, Massachusetts, towns of Lawrence, Andover, and North Andover. These explosions were caused by excess gas pressure in poorly built, poorly installed, and poorly maintained natural gas lines owned and operated by Columbia Gas of Massachusetts.

More than 40 homes experienced explosions and fires as a result, which caused severe damage and injury, including one death. Morgan & Morgan's Frank Petosa took the lead in the lawsuit representing the victims, and in July 2019, a \$143 million settlement was reached.

Coverage appeared in The Washington Post and The Boston Globe, and was provided by the Associated Press.

### Florida Powerhouse

Although we're a nationwide firm, Florida is still Morgan & Morgan's home base. This year, the firm was recognized for its achievements in the Sunshine State as a Law360 "Florida Powerhouse."

With over 350 attorneys in the state and more than two dozen offices, Morgan & Morgan has made an indelible name for itself there through litigation and impact.

### Fighting for a Zipline Accident Victim

A 10-year-old boy from Lakeland, Florida, was seriously injured when his zipline harness disconnected and he fell 20 feet to the concrete below. On behalf of his family, Morgan & Morgan is pursuing legal action against the operators of the zipline facility, alleging employee error due to improper training and safety procedures.

Coverage appeared on the ABC, FOX, NBC, and CNN news channels, among others.

The New York Times

The Washington Post

WALL STREET JOURNAL

POLITICO

USA TODAY

AP Associated Press

billboard

Newsweek

THOMSON REUTERS

CNN

Forbes

abc

FOX

NBC

BUSINESS INSIDER

TODAY

ESPN





## Contact Morgan & Morgan's Wildfire Lawyers

If you've been injured or your property has been damaged due to a wildfire, you may be entitled to compensation — and Morgan & Morgan can help you get it.

Insurance companies often try to devalue claims so they can minimize their payouts, which prevents victims from getting the financial support they need to get back on their feet. We have your back, however, and we fight to get you full and fair compensation.

Morgan & Morgan is proud to fight For The People. With 30 years of experience and more than 600 attorneys across the country, we have the background and resources to take on the biggest bullies in America.

There are no upfront costs to hire our law firm, and you never pay out of pocket. Contact us today for a free consultation.

**MORGAN & MORGAN<sup>®</sup>**