

SUMMER WEBINAR SERIES

# INSURANCE COVERAGE CLAIMS: THE AFTERMATH OF RIOTS, VANDALISM AND CIVIL COMMOTION

#### Presented by:

Insurance Practice Group

## Date:

Thursday, June 18, 2020

## Time:

12:00 p.m. – 1:00 p.m. CT

#### About this Webinar:

This complimentary webinar hosted by the Insurance Practice Group will feature issues arising from recent protests and associated insurance coverage implications. Standard commercial policies typically include coverage for physical loss or damage to the insured premises and other business property resulting from vandalism and civil commotion. Business Income Coverage for the loss of income sustained due to the necessary suspension of business operations during a period of restoration is normally included. One of the issues that will be discussed is how damage for loss of business income can be determined in light of the government mandated shutdowns put in place for most of the United States.

**GLENN F. FENCL** is chair of the Insurance Group at Johnson & Bell, Ltd. the ALFA International member firm in Chicago, Illinois, where his practice is concentrated on third and first party insurance coverage. Glenn has handled numerous declaratory judgment coverage trials in several jurisdictions, is lead trial lawyer for various national manufacturers and has more than 25 jury verdicts. He has given several presentations and has authored numerous articles, including the "Comprehensive General Liability" chapter for the Illinois Institute for Continuing Legal Education treatise "Liability Insurance Coverage Practice." Holder of an AV rating from Martindale-Hubbell, Glenn is involved in many law organizations, including: the International Association of Defense Counsel, the Illinois Association of Defense Trial Counsel, the Chicago and Illinois Bar Associations, Trial Lawyers Club of Chicago, American Arbitration Association, Defense Research Institute and Society of Trial Lawyers. He is a past Chair of the ALFA International Insurance Law Practice Group, Glenn additionally held the post of program chair for the ALFA International Employment Practices Liability Insurance seminar in 2010.

**ANGELA HIGGINS** is a member of the Kansas City, Missouri ALFA International law firm of Baker Sterchi Cowden & Rice, LLC. For 18 years, she has focused her practice on insurance coverage and bad faith litigation, and routinely provides coverage opinions, litigates coverage and bad faith cases, and argues appeals in state and federal court. She has written and presented extensively on topics of interest to insurance carriers and claims professionals, with a particular focus on Missouri and Kansas law. She is a member of the ALFA Insurance Practice Group Steering Committee.

VALERIE A. MOORE is a senior member of the Risk Management & Insurance Law, Appellate and Transportation Law practice groups of the Los Angeles ALFA International firm of Haight Brown & Bonesteel LLP. Her practice is devoted exclusively to coverage and bad faith litigation and appellate matters in state and federal courts and advising insurers and policyholders in all aspects of complex property, liability and transportation-related insurance issues. Her representative experience includes large water damage, asbestos, environmental/pollution, mold, earth movement, earthquake, wild fire, collapse, construction defect and business interruption claims and



litigated matters, as well as representing insurers at appraisals and examinations under oath. Valerie has extensive experience in transportation and motor carrier coverage matters, having represented insurers and selfinsureds in matters involving catastrophic and multi-vehicle trucking/common carrier accidents, disputes involving federal and state regulatory filing requirements, statutory/contractual priority disputes, the omnibus clause, indemnity and subrogation rights, cargo coverages, intermodal exchange agreements, and uninsured/underinsured motorist issues. Valerie's experience as a litigator uniquely complements her skills as an appellate practitioner. She is the editor of the firm's Risk Management & Insurance Law Client Alerts and a 2018, 2019 and 2020 recipient of JD Supra's Reader's Choice Award in Insurance. She is a member of ALFA International's Transportation Practice Group and has been a presenter on coverage issues for ALFA International's Business Litigation Practice Group and the Arkansas Trucking Seminar.