

Coronavirus/Covid-19 Insurance Bad Faith Business Interruption Insurance Litigation

Insurance Bad Faith Business Interruption Insurance

If you own a business and had business interruption insurance in place and your insurance carrier is denying your claim for business interruption coverage because of the coronavirus, let us help you evaluate your rights. Many insurance policies will have an exclusion for covering a pandemic such as Covid-19, making it difficult but not impossible to recover. There are valid arguments to be made, however, that your property was damaged not by the pandemic, but by orders from state and local governments ordering your business to be shut down, thereby causing you damages that should be covered by most policies.

Every insurance company is required by Texas state law to evaluate your claim for business interruption coverage using a standard of good faith and fair dealing. When insurance companies deny your claim for business interruption insurance without a valid reason, they are not acting in good faith. In that case, you may be entitled to file a lawsuit against your insurance company for insurance bad faith.

There is no doubt that business interruptions are ongoing with the Coronavirus, and in many cases insurance policies may provide coverage for economic assistance in the event of the interruption of their businesses. Although interruption policies may require physical loss or damage, there are creative ways for business interruption insurance counsel to argue that there was indeed physical loss and damage from a government shut-down order or otherwise.

We have had success with business interruption lawsuits including one lawsuit where we not only recovered the full policy limits of \$6 Million for business interruption when our client's factory burned to the ground, but we also recovered approximately \$5.4 Million in bad faith insurance damages from several Defendants.

Contingent Fee Representation

We represent clients on a contingent fee basis meaning that we do not get a recovery if we don't obtain a recovery on your behalf. You will not be liable for any attorneys' fees, costs, or expenses whether or not we obtain a recovery on your behalf. Please call Attorney Rusty Tucker at 214-505-0097 or contact us online for a free consultation as to what your rights and remedies may be.