

## **Companies Affected by Hurricane Ike Should Act Promptly To Protect Their Rights to Insurance Coverage**

**September 17, 2008**

Hurricane Ike has caused very substantial loss throughout the Texas Gulf Coast. As the region begins to recover, Morgan Lewis's Insurance Recovery lawyers are already working with our clients nationwide to ensure that they recognize that significant insurance assets may be available to help restore businesses, bring employees back to work, and provide compensation for business interruption. Specifically, our insurance recovery teams are reviewing policies to assess the extent of coverage available for losses to physical property and business income from the hurricane and its aftermath and to assure that proper notice of claim is tendered.

As you may know, commercial first-party property insurance generally covers not only physical damage to business premises and inventory, but also includes coverage for the loss of business income and for extra expenses incurred during the period in which the business operations have been adversely affected. In addition, businesses that are not in the immediately impacted area but who have important customers or suppliers that have been impacted may be entitled to insurance coverage for their business losses. Additional coverage may also be available under environmental impairment and other forms of "specialty" coverage.

The coverage analysis, claim documentation, and presentation issues in connection with damage from Ike may be quite complex. Our insurance recovery lawyers have experience in successfully pursuing insurance claims arising out of natural disasters, including multimillion-dollar claims arising out of Hurricanes Katrina and Rita. They can immediately assist you in fully understanding your coverage and in prosecuting all appropriate insurance claims.

Please feel free to call any of the following team members who are coordinating this assistance effort. A list of key steps that must be taken to perfect insurance claims, and areas where we can assist you in submitting and developing such claims, can be found at [http://morganlewis.com/pubs/HurricaneIkeGuidance\\_LFSupp.pdf](http://morganlewis.com/pubs/HurricaneIkeGuidance_LFSupp.pdf).

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