# RECOVERY AFTER A WILDFIRE AND YOUR LEGAL RIGHTS



# NEARLY 90% OF WILDFIRES ARE CAUSED BY HUMANS

FireAttorneys.com | 866.625.4486



The nationally recognized attorneys with Baron & Budd and Diab Chambers LLP, known together as the Wildfire Recovery Attorneys ("WRA"), are actively representing those affected by wildfires throughout the country. The lawyers and staff with Wildfire Recovery Attorneys have extensive experience in representing families, businesses and public entities who have suffered losses in previous wildfires across the U.S.

These wildfires are personal to the attorneys and staff of Wildfire Recovery Attorneys. Wildfire Recovery Attorneys are not just fighting in the courts for their clients, but also at the State Capitol, stopping efforts by the large and profitable utility companies that are actively trying to take away the rights of fire victims.

### **OUR CASES**

The Wildfire Recovery Attorneys have represented individuals and public entities in some of the most destructive wildfires in California history and obtained historic settlements.

WRA recently recovered a \$1 billion settlement from PG&E on behalf of 18 public entities to recover taxpayer losses caused by the 2015 Butte Fire, 2017 North Bay Fires, and 2018 Camp Fire.

Also, WRA recovered a \$360 million settlement with Southern California Edison ("SCE") on behalf of 23 public entities as a result of the 2017 Thomas and Koenigstein Fires, 2018 Montecito Debris Flow, and 2018 Woolsey Fire. The SCE settlement was the only major California wildfire settlement recovered in 2019. As a result of this monumental achievement, Baron & Budd attorneys, John Fiske and Torri Sherlin, along with Diab Chambers attorney, Ed Diab, were honored by the Daily Journal with the California Lawyer – Attorneys of the Year (CLAY) award.

WRA continues to represent public entities and individuals who have been affected by wildfires as the result of negligence. WRA has now resolved well over \$1.4 billion in wildfire settlements for public entities and thousands of people that have lost their homes since December 2018.

#### NEARLY 9 OUT OF 10 WILDFIRES ARE CAUSED BY HUMANS AND COULD HAVE BEEN PREVENTED.





#### LOSS AND RECOVERY

Wildfires are uncontrolled, destructive forces that can cause incredible devastation. Wildfires cause damage to property, businesses, homes, infrastructure, and in the worst cases, they can cause serious injury or death. We know that each community impacted by wildfires has different needs. Wildfire Recovery Attorneys has experience fighting for the rights and needs of public entities and individuals.

After a wildfire spreads through a community causing destruction, many people believe think insurance will cover their losses. However, they often learn they are not properly insured. Unfortunately, many insurance policies do not provide adequate coverage to help homeowners, renters and business owners recover their losses. Additionally, items that have only sentimental value are lost, which often causes extreme emotional anguish. Cherished possessions (e.g., photos of your children at important events and rites of passage—birthdays, graduations, weddings) are irreplaceable treasures, but difficult to assign a value. Our team has extensive experience in recovering monetary settlements for such irreplaceable possessions.

THIS IS A TIME WHEN HAVING AN EXPERIENCED FIRE DAMAGE ATTORNEY CAN MAKE A GREAT DIFFERENCE IN YOUR LIFE BY HELPING YOU OBTAIN COMPENSATION, NOT ONLY FOR LOSSES THAT HAVE A SPECIFIC DOLLAR VALUE, BUT ALSO FOR THOSE LOST POSSESSIONS THAT MEAN SO MUCH TO YOU EMOTIONALLY.

#### Helping Victims Recover Losses From Utility Companies

Many people who have lost their homes due to the wildfires will not have enough insurance to cover the losses or did not have insurance at all. This is common in every devastating fire Wildfire Recovery Attorneys has handled for thousands of people.

Wildfire Recovery Attorneys has the necessary experience and resources to help our clients recover against utility companies, like PG&E and Southern California Edison, that have caused the devastating losses, including personal property, real property, business losses, soot and ash damage, as well as emotional and physical distresses because of the fires and resulting damage.

#### LOSS AND RECOVERY

The unpredictability and terror of the fire may overshadow the sense of security once associated with your home, adding to the health problems, financial hardship, and displacement that often follow a fire. Posttraumatic stress disorder (PTSD) is common in a fire's aftermath. If your family has lost your home to fire, you may feel overwhelmed with sorrow as you begin to realize the extent of your loss.

It is in your best interest to bring an attorney from Wildfire Recovery Attorneys on board immediately. We will identify any parties that may be responsible for the fire and bring claims to protect your rights against responsible parties. We will handle all negotiations for you and work to expedite the payment of your claim so you can pick up the pieces and begin to rebuild. Whenever necessary, we will initiate lawsuits on your behalf against those who are at fault but unwilling to voluntarily pay adequate compensation.

Wildfire Recovery Attorneys has extensive legal knowledge, well-honed litigation skills, and access to experts to help us investigate a wildfire to identify what caused it and who was at fault. We will fight for your right to compensate for your property loss and other expenses, for any injuries or health problems you or your family suffered as a result of burns or smoke inhalation, and for the emotional anguish and psychological distress that typically follow the loss of a home and the terrifying experience of a fire.

## FIGHTING FOR VICTIM'S RIGHTS

Baron & Budd Shareholder John Fiske fought for the rights of property owners and wildfire victims as the only victims' lawyer to testify during the historic SB 901 hearings at the State Capitol of California, advocating against eliminating inverse condemnation. Inverse condemnation is a powerful, constitutionalbased legal cause of action available to residents of California to hold power companies liable when their equipment causes fires. Fiske explained that when power companies are responsible for starting wildfires, inverse condemnation incentivizes the power companies to seriously examine their role in starting wildfires and encourages better infrastructure and policy.



His lobbying led the California Legislature to vote in favor of protecting the constitutional property rights of public entities and other property owners, just months before the devastating 2018 Camp and 2018 Woolsey Fires occurred.

# FREQUENTLY ASKED QUESTIONS:

### WHAT ARE MY FIRE DAMAGES?

When someone is affected by a fire, there are many types of losses, including:

#### Property Damage

Homes and other structures Personal property/contents of the home Trees and landscaping Erosion damage Animals/livestock

#### Evacuation/

#### **Alternative Living Expenses**

Hotel/food/gas during the evacuation Rent and additional costs for temporary living

#### Lost Income

Personal income (including loss of sick and vacation days)

**Business income** 

#### Emotional Damages

Fear for safety of yourself and others while evacuating or after the fire

Mental anguish, inconvenience, disturbance, and annoyance

#### I Have Insurance:

#### Do I Need A Lawyer?

Insurance does not cover all losses for three main reasons:

- Most people are underinsured for personal or business losses.
- Property items are depreciated by the insurance company so that the payout won't replace the lost items.
- Many categories of damages are outside the purview of insurance coverage completely (like emotional damages, erosion, or lost income) or insurance does not cover the entire loss (like landscaping and trees).

Wildfire Recovery Attorneys have successfully fought to recover money for insured homeowners to compensate them for uninsured losses, including damages related to the stress and inconvenience caused by the fire and being displaced.

#### I Don't Like The Idea Of Lawsuits. Why Do I Need An Attorney?

After tragedies, our clients find our lawyers helpful in navigating the complexities of insurance companies, emergency services and recovering their losses from the responsible utility companies. Our group of experienced fire attorneys and staff will help you with these issues. You will always have access to someone who can answer your questions and offer assistance.

We DO NOT take a percentage of your recovery from insurance. We will help you with your insurance claims without taking any portion of your insurance recovery.

To receive compensation for your losses from the utility companies you will need an attorney to help navigate the lawsuit process. We hire experts in electrical engineering, metallurgy, fire investigation, tree valuation, erosion, construction costs, business valuation, and other areas to establish liability and prove your damages.

#### What If I Don't Have Insurance?

Wildfire Recovery Attorneys will help homeowners, renters and business owners who did not have insurance at the time of the fire. If the fire was caused by a public utility company's negligent, careless, or deliberate behavior, then you are entitled to compensation whether or not you have insurance.

#### What If I Rented My House?

Renters who lose all of their possessions in a fire typically have significant personal property losses. It is costly to replace furniture, cookware, clothing, and other items collected over a lifetime. Renters also have intangible damages related to the stress and anguish caused by the fire and its aftermath.

#### What Happens If My Business Interruption Limits Are Reached?

Most commercial insurance policies covering business will have a component of insurance called Business Interruption Insurance or Coverage. The purpose of this type of coverage is to supplement or replace your business' income during any downtime. Depending on your policy limits and the extent of damage to your business, these limits may be exhausted before your business may be able to get back up and running. With the help of our experts, we can assist you in ascertaining and maximizing any business interruption claims. Any losses above and beyond your coverage are those that we would try and recover from a responsible party. As with the homeowners' claims, we DO NOT take a percentage of recovery of your insurance proceeds. That recovery is yours, and yours alone.

#### How Are The Attorneys Paid / What Is Your Retainer?

There is no financial obligation or risk of hiring us. We work on contingency, meaning you don't pay anything unless we recover money for you. We advance all costs ourselves. We will never ask you to pay money out-of-pocket to us.

# What is FEMA and how does it work?

FEMA, the Federal Emergency Management Agency, works to support the citizens and first responders to provide emergency services, including temporary housing allowance and supplies after a national disaster.

For more information on services available, contact FEMA.



**BARON & BUDD, P.C.**, is one of the largest and most accomplished plaintiffs' law firms in the country. Lead attorneys Russell Budd, Scott Summy and Roland Tellis, were selected to the 2017 edition of The Best Lawyers in America. Mr. Budd has been selected to Best Lawyers every year since 2014, and Mr. Summy has been selected to Best Lawyers every year since 2006.

Baron & Budd lawyers have served in leadership positions on the majority of the major, mass tort litigations in the past two decades.

Mr. Summy was one of four attorneys to serve on the Plaintiffs' Executive Committee in the 2010 BP Oil Spill case, and he was instrumental in negotiating the more than \$15 billion settlement obtained on behalf of the individual plaintiffs. In 2014 Baron & Budd was named to the list of America's Elite Trial Lawyers by The National Law Journal. This illustrious list is comprised of 50 law firms that have achieved significant results on behalf of plaintiffs within the previous year and have an established track record of delivering impressive results.

Baron & Budd has been repeatedly selected by The Legal 500 as one of the country's premier law firms in mass tort claims and class action litigation. In its 40 year history, Baron & Budd has handled over 10,000 wrongful death cases and has pioneered numerous areas of litigation.





The lawyers at **DIAB CHAMBERS LLP** have gained national recognition as being some of the top litigators in their respective areas of practice.

Ed Diab leads the firm's fire litigation practice and has litigated numerous wildfire cases throughout the country. He was appointed by the Court to lead the litigation efforts against PG&E arising out of the 2017 fires that devastated Sonoma, Napa, Lake, and Mendocino Counties, and actively litigated the 2017 Thomas Fires and Mudslides in Santa Barbara and Ventura Counties. He was also appointed by the Court to lead the litigation efforts against Southern California Edison in the 2018 Woolsey Fire that ravaged Los Angeles and Ventura Counties. He was actively involved in the widely publicized lawsuit against Pacific Gas & Electric arising out of the 2010 San Bruno Gas Pipeline Explosion that leveled 38 homes and killed 8. He also represented numerous people in lawsuits against Pacific Gas & Electric that sustained significant property

damages arising out of the 2015 Butte Fire in Amador/Calaveras County that burned over 70,000 acres.

Robert Chambers has represented more than 1,000 clients in the 2017 and 2018 Northern and Southern California Fires, against utility companies. He has significant experience litigating complex, multi party lawsuits against entities and insurance companies on behalf of individuals and businesses. His experience in personal injury, business litigation, products liability and class actions provides integral background for fire cases, as does his direct experience handling claims on behalf of victims who suffered personal injury and property damages because of fires.

The firm also has substantial experience representing families in wrongful death cases, having handled more than 150 such claims and recovering millions of dollars on the families' behalf.



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#### FOR MORE INFORMATION:

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One of our dedicated attorneys will personally meet with you to review your case,

for free.



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