

# BUSINESS INTERRUPTION INSURANCE LAWSUITS

A Guide



Sorry  
WE'RE  
CLOSED

**MORGAN & MORGAN**

INSURANCE RECOVERY GROUP

[FORTHEPEOPLE.COM](http://FORTHEPEOPLE.COM)

All across the country, civil authorities in states, cities, and municipalities have ordered businesses to close their doors and suspend regular operations. This has resulted in a massive financial hit to an untold number of business owners.

Most business insurance policies include coverage in the event the government orders businesses to close. This coverage is typically called “Business Interruption” and “Civil Authority” coverage. But just when so many need this coverage most, some insurers are looking for a way out of paying these claims. As a result, many business interruption/civil authority insurance claims have been denied, delayed, or underpaid.

If this has happened to you, **don’t accept your insurer’s decisions as the final word.** Their reasoning for denying your claim may be incorrect, and the law may be on your side. Call today for a free “Second Look” case review. You may still have a chance at getting the insurance payout you need.

## It’s Complicated

Business Interruption and Civil Authority insurance coverage is often complex, laid out in the policy with dozens of clauses and riders and dense legal language. This complexity can sometimes make it easier for the insurance company to deny a claim. After all, they’re the ones who wrote the contract. If they say your claim doesn’t qualify, do you have the technical understanding of this specific policy to prove them wrong?

The complexity is not all smoke and mirrors though. There are some tough questions about the way this crisis has affected businesses and whether or not insurance claims should be paid out. Was the business actually contaminated? Was the business allowed to be open but the workers all couldn’t come in? Can the business still operate but only in a more limited manner?

The answers to these questions have yet to be definitively answered legally in many states and jurisdictions. This is all the more reason why you should take advantage of the Morgan & Morgan Insurance Recovery Group’s “Second Look” program. If you think your insurer is wrong to deny your claim, or even if you think they might be right, you can get an experienced, dedicated insurance recovery attorney to take a second look, all for free.

# Fighting For You

You really don't have to take your insurance company's word as final. The denial of your claim may have been unjustified, and your payout may still be in reach. We want to help you fight to get it.

At Morgan & Morgan, our attorneys have been fighting for people like you for over 30 years, and we've recovered more than \$7 billion for our clients to date. Our clients never have to pay any upfront fees, and the consultation is always free and discreet.

No matter your financial situation, you deserve the kind of legal representation it takes to go up against massive corporations like your insurance company. If your claim was denied, delayed, or underpaid, you owe it to yourself to fight back. We want to help you.

**30**

Years

**\$7**

Billion Recovered

**\$0**

Upfront Fees

Morgan & Morgan has been there for the people against the powerful for more than 30 years, and we've recovered more than \$7 billion to date for our clients. Call today. Your case review is always free, and you only pay fees if we win your case. In some states, the insurance company might cover attorney's fees.

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