



Woolsey Fire Cases FAQ



Free Case Review

Lieff Cabraser and Wolf Wallenstein represent fire and disaster victims across California. To contact an experienced lawyer for a free, no-obligation case review, please call us today at (310) 622-1000 and ask to speak to attorney Ellen Wolf.

Frequently Asked Questions about the Woolsey Fires

Lieff Cabraser has successfully represented thousands of individuals and families in lawsuits relating to fires, natural disasters, and toxic exposures. From our office in San Francisco, we offer our clients the substantial resources of a national plaintiffs' law firm that are critical to obtaining justice from the nation's most powerful corporations while providing each client with high-level, individualized representation. We have assisted our clients in recovering over \$118 billion in verdicts and settlements.

We currently represent individuals and businesses in lawsuits over the 2017 North Bay Wine Country fires and serve in leadership roles in lawsuits against PG&E, as well as in litigation against Southern California Edison relating to the Thomas Fire and mudslides from late 2017 and early 2018. We filed some of the earliest individual lawsuits relating to losses suffered after the 2018 Camp Wildfire, the most devastating in California's history.

The attorneys at Wolf Wallenstein & Abrams have been leading individual clients to outstanding results in business, real estate, insurance, and estate matters, for more than thirty years. Ellen Kaufman Wolf, a Malibu local leader and trusted "concierge" type lawyer since 1983, who has attained such accolades as "Super Lawyer" and "Top Attorney", has been helping Woolsey Fire victims with every aspect of their recoveries, answering questions and advising as to insurance problems, re-build questions, and lawsuits against Southern California Edison pursuing recovery of substantial losses not paid by insurance. Acting as a local who understands Malibu, its people, and its community, Ms. Wolf provides a "value added" VIP level of local individual representation in the pursuit of recoveries from Southern California Edison.

1. Why do I need a lawyer when I have insurance?

Your insurance may not cover certain categories of property losses. Even with a good policy, what you ultimately receive from your insurance may not be enough

to cover all of your losses, particularly if construction or temporary housing rental costs increase as a result of increased demand. This may be especially true if you are underinsured, i.e., if you have not updated your policy in light of expansions, renovations, or increases in your home's



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value.

Additionally, there are certain types of losses that no homeowner policy is able to cover. For example, property or homeowner's insurance will not cover emotional distress you incurred as a result of the loss of your home.

It is important to understand that companies like SCE and/or its insurers employ the services of lawyers who seek to minimize the legal exposure and financial payments that will be made to those who suffered losses in this fire. In contrast, our duty is to maximize the compensation that our clients are entitled to receive.

Many attorneys, including Lieff Cabraser, are willing to provide free consultations without obligations.

2. What should I know about making insurance claims after a fire?

First of all, be aware that you're not on a level playing field when you deal with an insurance claim. You may feel like a valued customer, but with respect to your insurer you're dealing with a for-profit company. You need to think of your insurance claim as a business negotiation. Be pro-active in the claim process!

Give your insurance company a chance to do the right thing, but don't mistake a friendly representative for a friend.

3. So what do I do to take care of myself and maximize value in preparing an insurance claim?

You need to document and support your claims with proof, details, and estimates. The more detailed information about your losses that you give your insurer to work with, the stronger your claims. Present your requests clearly in writing, and explain what you need, when you need it, and why you're entitled to it. At the same time, don't pad or exaggerate your claims.

4. What about the claims themselves? Any guidance or tips?

Yes! Report your claims promptly after a detailed review of your specific insurance policy. Your insurer is required to get you a copy of your policy upon request.

If your agent or insurance company is dragging their feet, call the Consumer Services Department at the California Insurance Commissioner's office at 1 800 927-4357 and tell them you need immediate help. If you retain us as your counsel, you can also rely on us for help and support.

5. These claims are complicated and confusing to complete -- what do I do?

Get organized! A three-ring binder can help, or if you're more comfortable with a computer, start making a detailed spreadsheet with separate sections for different kinds of losses and claims. Take and keep detailed notes of all conversations with insurance company representatives (get their names, phone

numbers, titles, and their supervisors' names). Think of all of this information as your "Claim Diary."

And don't get rushed into a quick settlement! It is very important to pace yourself, keep learning, and get help and support whenever you feel you need it.

6. This all feels overwhelming — how can I get more help when I need it?

First, don't hesitate to network. Seek others who have dealt with a major insurance claim settlement in the past, or who are facing one currently. Learn from them, and share information with them. Find out what they're being told by adjusters and claims professionals. Networking and communicating with others who are insured with the same company is extremely helpful. Experience shows that united, educated policyholders get faster and fairer settlements.

Second, remember that every disaster and loss has unique circumstances. Find the path that works best for your recovery. And finding excellent legal help from an experienced law firm can be a huge help.

7. What about new or additional insurance contracts, or legal forms?

You should not sign any legal documents without consulting with a qualified attorney. Period.

8. What do I do if disputes or problems arise with my claims?

You should try to resolve problems

informally, but always complain in writing. Don't hesitate to go up the chain of command and/or use government agency help when necessary. And if you hire Lieff Cabraser/Wolf Wallenstein or another law firm to represent you, you'll have additional resources and expertise on your side to help strengthen your claims and counter efforts by insurers to restrict or undercut your repayment.

9. What recovery will I receive?

If SCE is found liable or settles with you out-of-court through your attorneys' representation of you, you should expect a settlement or judgment that will compensate you for your property that was damaged or lost in the fire, costs you bore when you were unable to use your property, any lost rental income or business losses, and the emotional distress of losing your home or business.

We have economists and other experts who specialize in evaluating injuries and losses and in calculating the amounts necessary to determine a fair monetary compensation for your economic damages.

10. Do I pay a fee for your review of my case?

There is no charge for our review of your case. If we decide we can represent you, we will discuss our contingent fees (calculated as a percentage of the recovery we obtain) and then provide a written contract to be agreed upon with you in writing.

Our Promise to You

Our injury lawyers have successfully represented thousands of clients across America in personal injury cases involving mass disasters.

We provide each client with high-level individualized representation.

There is no charge or obligation for our review of your lawsuit.

We have retained fire and economic experts to assist our clients with their claims.

In addition to our experienced lawyers, we have teams of researchers, legal assistants, and case clerks assigned to the prosecution of fire claims.

Contact a Fire Injury Lawyer

If you or a loved one have suffered losses due to the fires and wish to discuss a potential claim against SCE, please visit us online at lieffcabraser.com or wolfwallenstein.com or call us at (310) 622-1000 and ask to speak to attorney Ellen Wolf. We will promptly review your case for no charge and without any obligation on your part.



WOLF WALLENSTEIN & ABRAMS, PC

**Lieff
Cabrer
Heimann &
Bernstein**
Attorneys at Law

11. How long does a lawsuit take?

We cannot give any guarantee as to when any case will be resolved. In some instances, a case will settle to our client's satisfaction quickly. In other cases, a final resolution may take two years or more.

Our lawyers work swiftly and efficiently to obtain the maximum compensation for our clients and to bring each case to a successful conclusion as quickly as possible. We ensure that every legal step is vigorously pursued. We don't charge our clients hourly fees, and we earn no compensation for ourselves until you receive your recovery.

12. How do I choose which lawyer should represent me?

You should seek an established, reputable law firm with substantial experience in successfully prosecuting similar cases. It is important not only to verify the reputation and experience of the law firm as a whole, but to be sure that your case will be handled by lawyers with appropriate experience. You should choose a law firm with sufficient financial resources, like Lieff Cabraser or Wolf Wallenstein, to conduct a thorough investigation to prosecute the case through trial if necessary.

13. How can I get legal help with insurance, FEMA, or repair and contracting issues?

Attorney Advertising: This document may be considered attorney advertising in certain jurisdictions. The hiring of an attorney is an important decision that should not be based solely upon promotional materials. Before you decide to retain us, feel free to ask us any questions you may have concerning our qualifications and experience. Prior results do not guarantee a similar outcome.

Detailed help information is available on our website at <https://lieffcabraser.com/legalhelp>

14. Be wary of scams!

Unfortunately, after disasters people may try to take advantage of overwhelmed victims. Be on the lookout for construction and insurance scams, as well as potential identity theft.

Whether you consult Lieff Cabraser or another firm, ask a lawyer to review any documents you need to sign in order to make sure you are contracting with legitimate entities and being treated fairly and ethically.

