

HART | KING



Fires and Insurance

The catastrophic wildfires that have engulfed parts of Northern and Southern California this Fall are a potent reminder for every Park owner and manager. Check your property and casualty insurance coverage to be sure that your types of coverage and limits are adequate to fully protect the value of your park. Being underinsured is a *recipe* for economic disaster.

For example, do you have sufficient business interruption coverage? What is the schedule, if any, for reimbursement of fixed costs (utilities, taxes, vendor contract services and salaries) that will continue despite your park being shut down due to a fire or other disaster?

What impact will access to a building or site have upon your coverage? For example, if you are excluded from the property by reason of an evacuation order will this impact certain coverage issues? Do you have off-site storage of computer files and data? We recommend you contact your insurance broker to discuss the need for changes to your current property and casualty insurance coverage.

Hart King has more than 35 years' experience advising Mobilehome Park owners and managers on insurance coverage issues. Hart King is always ready to advise you in this regard. Call us today.

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Hart King represents publicly held corporations, mid-sized businesses and entrepreneurs in all state and federal courts within California. The firm offers a wide range of civil litigation and transactional services in the areas of business, commercial real estate, manufactured housing, professional design & construction, and trust and estate matters.

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