



Forfeiting insurance coverage on a covered claim is a quick way to ruin the holidays.

Every year, tens of thousands of covered claims are left unpaid due to clerical mistakes by policyholders or their brokers. These unpaid claims are not a matter of legal interpretation, such as, "Does the 'flood exclusion' preclude coverage for windstorm damage?" or "Is my insurer obligated to defend me in copyright litigation?"

Rather, we are addressing a far-too-common situation in which an insurer avoids paying on an undoubtedly covered claim purely because of an administrative error by the policyholder or its broker. These can result from a late notice, failing to include a building on a schedule of locations or missing a proof-of-loss deadline.

And before you stop reading, comfortable like a warm blanket that this could never happen to you, be aware that even the smartest elves can forfeit coverage on a covered claim.

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\*Subscription-based publication

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