



# WHEN MULTIPLE PERILS COMBINE: Hurricane Coverage & Concurrent Causation Issues

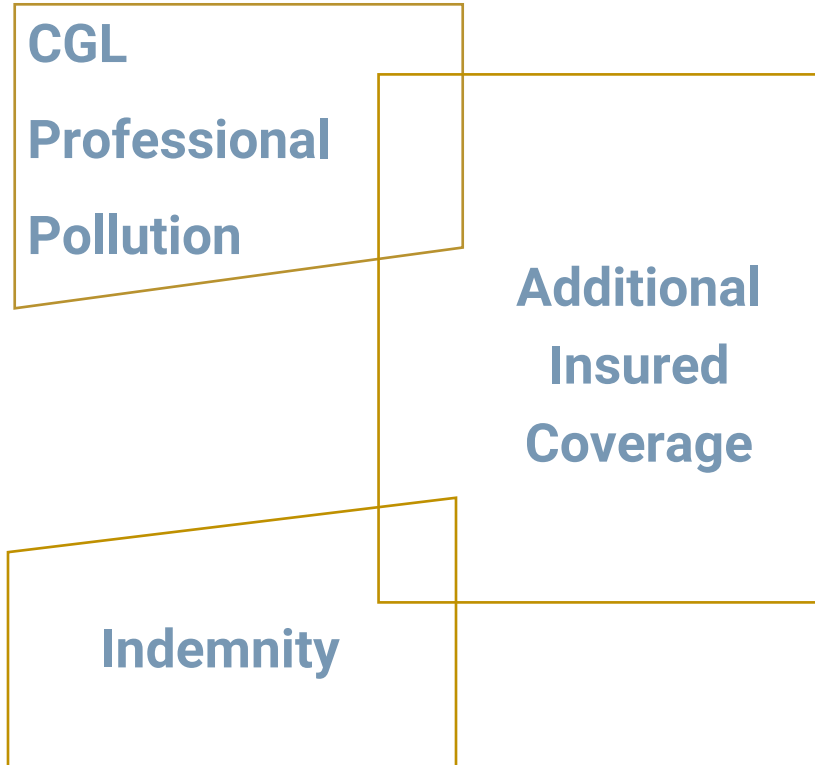
Presented By:

Tracy Alan Saxe  
Policyholder  
Coverage Attorney

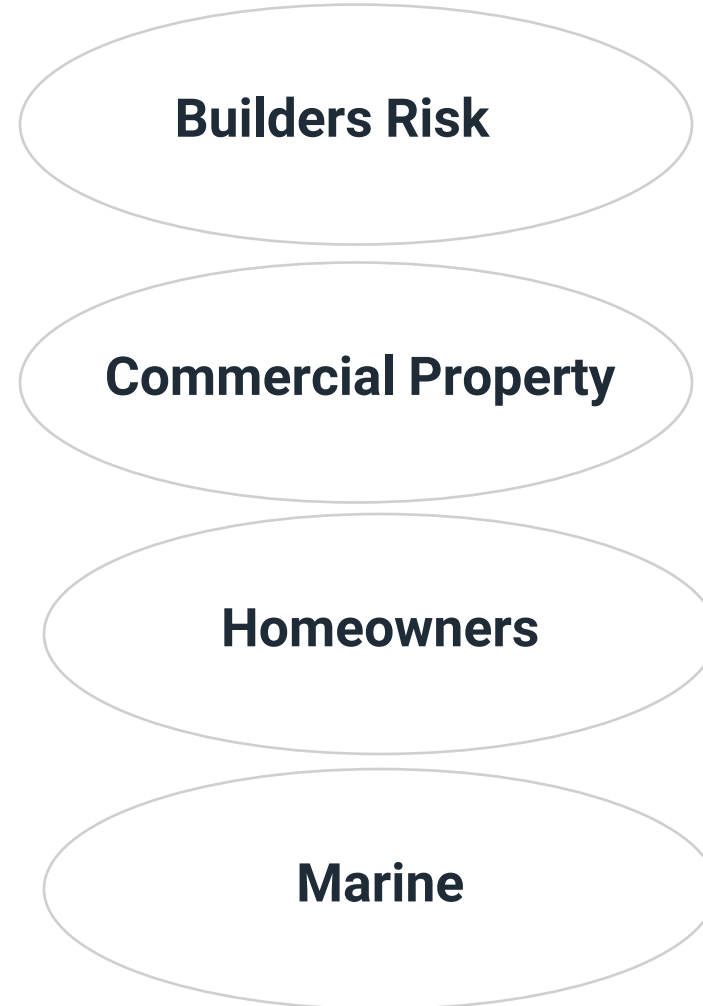
Kelly A. Johnson  
Policyholder  
Coverage Attorney

# Risk Transfer

## 3<sup>rd</sup> Party Liability Insurance



## 1<sup>st</sup> Party Insurance



# FIRST-PARTY POLICIES

- Commercial Property
  - Builders Risk
- Homeowners



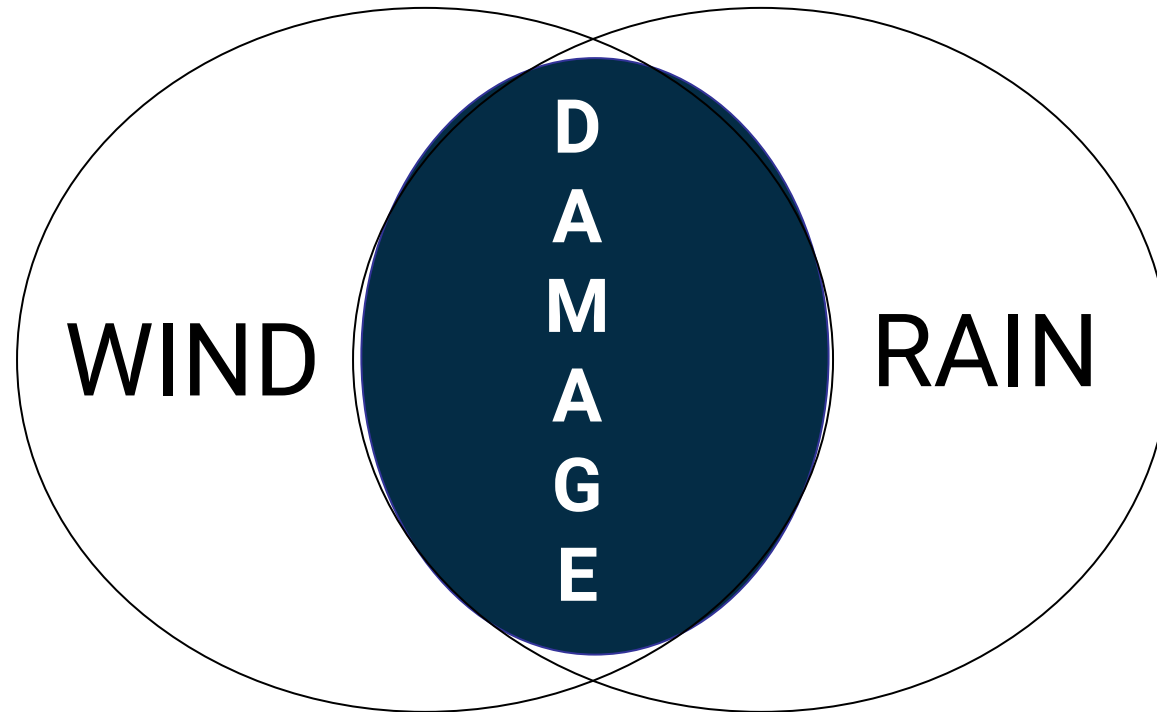
# CONCURRENT CAUSATION

## SEQUENTIAL LOSSES



# CONCURRENT CAUSATION

## NON-SEQUENTIAL LOSSES



# EXAMPLE #1

## Wind-Driven Rain



## Defectively Installed Window

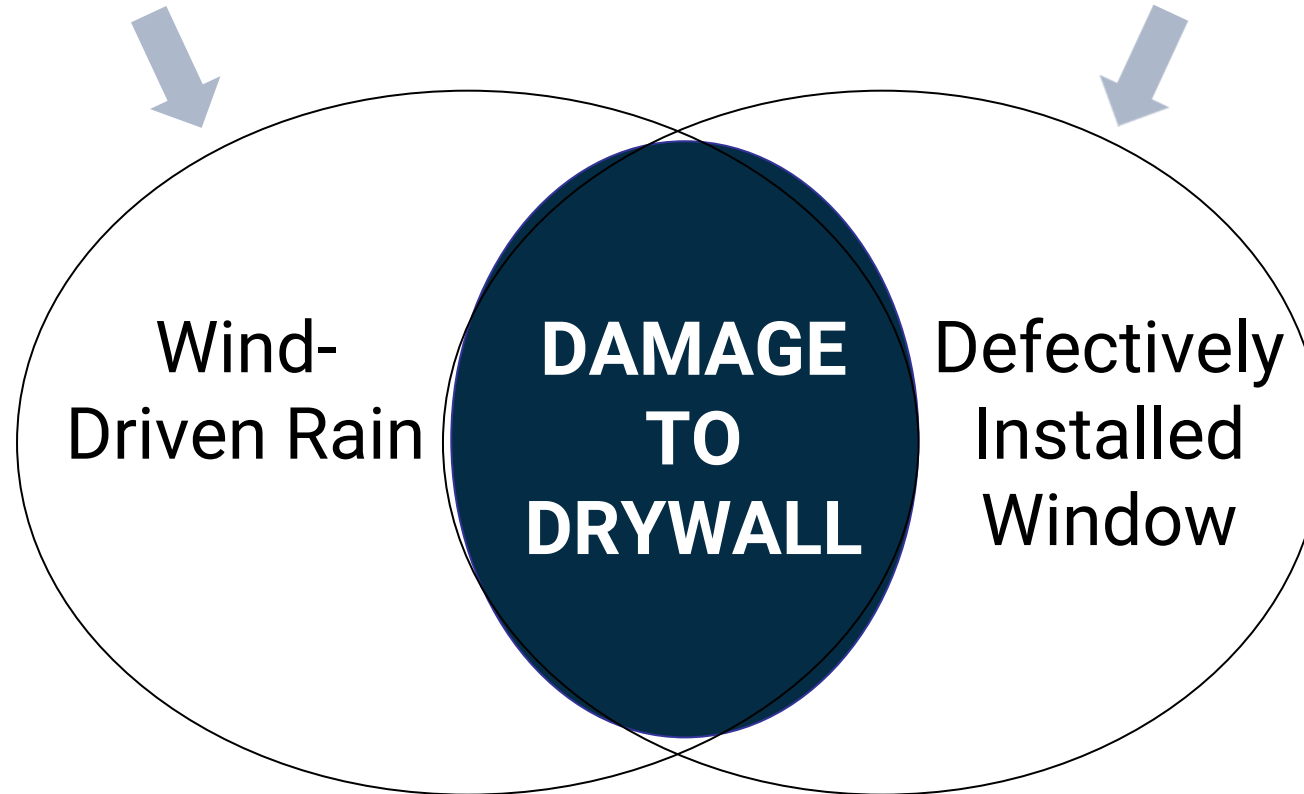


# EXAMPLE #1 (cont'd)

Covered Peril

+

Excluded Peril



# EXAMPLE #2

Windstorm/Rain  
(falling water intrusion)



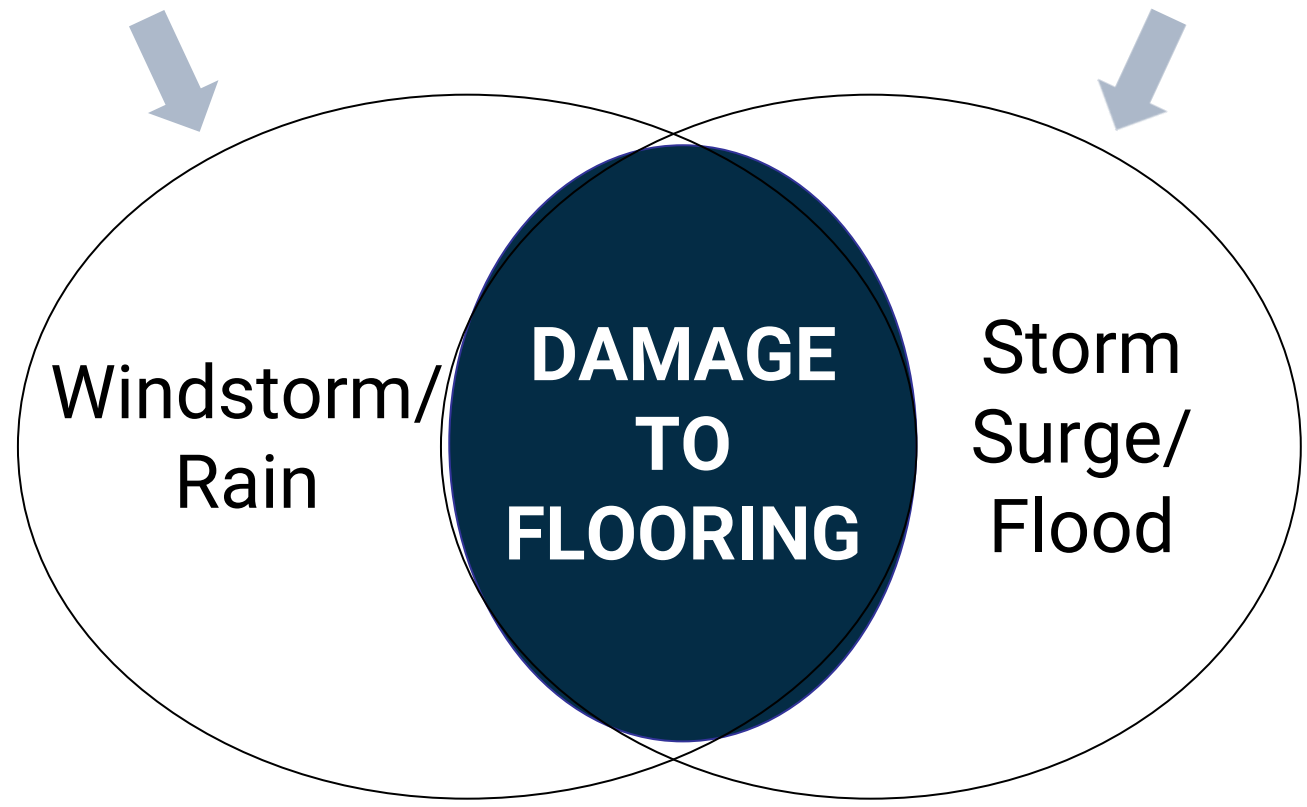
Storm Surge/Flood  
(rising water intrusion)





# EXAMPLE #2 (cont'd)

Covered Peril + Excluded Peril



A decorative graphic consisting of a vertical gold line on the left, a horizontal gold line at the top, and two small gold diamonds at the top-left and top-right corners.

# TAKEAWAYS

- Analyze the policy before determining relevant facts
- Evaluate the facts based on the coverage provided by the policy
- Critically analyze the causes of loss
- Carefully assess which state's law will apply
- Package the claim to maximize coverage



Thank you!



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