

Don Scaramastra Quoted in *FSR Magazine* About Claiming Insurance After Riot Damage

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Don Scaramastra was quoted on June 8, 2020 in an article entitled, “What to Know about Claiming Insurance after Riot Damage,” that published in *FSR Magazine*. Over the last two weeks, several businesses – including restaurants – fell victim to rioters who severely damaged their buildings. Scaramastra tells *FSR Magazine* reporter Ben Coley, “there shouldn’t be exclusions preventing owners from collecting business interruption insurance unlike what’s happening with COVID-19.”

He explains, “Let’s say protesters burn down a couple buildings near your restaurant; you close because of that. That’s going to trigger business interruption under a lot of policies. What you’ve heard with COVID-19, there’s a robust debate about when or whether virus contamination constitutes property loss or damage. There’s no debate if the building burns down next to you and people just can’t get there or it effectively keeps people from going there.”

However, Scaramastra warns that it is critical restaurant owners do not delay, and stay on top of their claims once filed. He also notes that there could be compounding problems for restaurants that shut down due to COVID-19 and then suffered damage from protests. Restaurant owners are urged to seek experienced legal counsel in their state to fully understand their rights and to take prompt action for any insurance claims. His biggest piece of advice: “Don’t let someone unfamiliar with your business or policy advise you on what to do.”

To read more, please visit *FSR Magazine* [here](#).