

Scott Seaman Discusses Post-George Floyd Civil Unrest Insurance Coverage Issues

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Scott Seaman, the Chicago-based co-chair of Hinshaw's global Insurance Services Practice Group, discussed in a recent *Law360* article insurance coverage issues related to property damage arising from civil unrest. Instances of which have grown since the demonstrations following George Floyd's killing in May 2020.

Seaman noted that, "[a]lthough policyholder lawyers sometimes make it seem that coverage is nearly automatic for riot-related damages, there often can be significant coverage issues." He explained that these issues, including concerns about the number of damage occurrences and number of locations a business has in a city, will undoubtedly generate coverage disputes.

Seaman also explained that providers are changing their loss control and claims operations to manage losses resulting from an increasing number of civil demonstrations. "They are examining exclusions, limits and sublimits, and terms of coverage. Keep in mind this is all taking place in an environment in which environmental, social and corporate governance considerations are causing insurers to reexamine business, underwriting and pricing practices across the board, as are regulators and stakeholders of various types," Seaman said.

[Read the full *Law360* article](#) (subscription required)

"Post-Floyd Unrest Spurred Coverage Concerns, New Policies" was published by *Law360* on March 31, 2022.

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