



Trial Lawyers for Families, Businesses and Property Owners Impacted by Preventable Wildfires

www.CAWildfireLawyers.com

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Thousands of people are experiencing the fallout from the worst fire tragedies in California history. The losses are immense and the full extent is yet to be realized. As you begin to evaluate your situation and move towards the long recovery process, many questions remain. Were the fires preventable? What is the best way to deal with insurance companies? How can the maximum recovery be obtained for losses? What options are there for the uninsured?

Since 2007, **Wildfire Trial Lawyers** have represented hundreds of home, business and property owners who lost everything to preventable wildfires caused by negligent power companies and have recovered millions of dollars from losses. Our attorneys have spearheaded (and been appointed as lead trial counsel and/or on plaintiff's liaison committee) some of the largest wildfire litigation in California, including:

- The 2007 San Diego Wildfires (Rice/Witch-Guejito Fires);
- The 2012 Wood Hollow Fire;
- The 2015 Butte Fire;
- The 2016 Erskine Fire; and
- The 2017 North Bay Fires

In addition, for the last 20 years Mr. Robert Jackson has limited his practice to representing fire victims and has helped supervise and consolidate settlements of over \$1.8 billion against the responsible parties.

Victims who have lost their homes due to the recent wildfires are coming to a devastating realization, **that their homeowner's insurance may not provide enough insurance coverage to cover all their damages.** Although the causes of the fires are still under investigation, our investigation leads us to believe that negligence on the part of Pacific Gas and Electric may have contributed to these catastrophic events.

If PG&E is even partially responsible, you have the right to recover money as compensation for your damages, such as:

- Damage to a home and/or adjacent structures;
- Damage to personal property;
- Damage to a commercial use structure;
- Damage or loss of agricultural property and products;
- Loss of business or agricultural income;
- Bodily injury; and
- Wrongful death.

Even properly insured victims are coming to a shocking realization. **Their insurance may not provide enough coverage to compensate for all their damages.** Damage to fencing structures, irrigation systems, and expensive landscaping could very well not be covered by many insurance policies. In addition, claims for emotional distress and fleeing the zone of the danger can only be recovered against PG&E and/or its subcontractors.

Our families, friends, and clients are facing a daunting battle. Cases like this are extremely contentious, require the highest level of expertise, and should never be handled without an attorney experienced in wildfire disaster litigation.

Wildfire Trial Lawyers have fought and won countless battles against utility companies, corporations, and insurance companies. We have the experience, reputation, resources, and results to help you get the maximum compensation possible. We are your California partner and a legal resource that you can trust. Providing your peace

of mind is priceless, which we accomplish through unparalleled experience, unrivaled reputation, and personal representation.

We do not and will not combine our cases in bulk like most other lawyers do. We are not class action lawyers. We will handle each client's claim the way it deserves to be handled -- individually. Every client has a unique story that we will find and tell.

We always strive to maintain our long reputation of providing superior legal representation and unsurpassed client service. Please contact us at (888) 396-8594 to discuss any questions you may have.

We look forward to working with you.

Who Needs a Wildfire Lawyer Now and Why?

Whether or not you have insurance, and whether or not you own your home, an experienced wildfire lawyer can help you put the pieces of your life back together.

Who needs the help of a wildfire lawyer?

- ✓ Homeowners who suffered fire or smoke damage.
- ✓ Landowners who suffered property damage.
- ✓ Business owners whose businesses were impacted in any way.
- ✓ Renters who lost belongings or suffered fire or smoke damage.
- ✓ Anyone who sustained any personal injuries due to the fires.
- ✓ Anyone who was forced to flee the fires.
- ✓ The heirs of those who did not survive the fires.

Why does a fire victim need a lawyer now?

If the fire victim has insurance:

- ✓ A lawyer will help a person put his or her best foot forward in making his or her insurance claim.
- ✓ Insurance only covers a small part of the losses.
- ✓ Insurance companies often cheat.
- ✓ Most losses will be recovered from the power company and its contractors.
- ✓ **IF WE REPRESENT YOU, WE WILL NOT BE TAKING A FEE ON ANY MONEY THAT YOU RECOVER FROM YOUR OWN INSURANCE COMPANY.**

If the fire victim does not have insurance:

- ✓ All of the losses will need to be recovered from the power company and its contractors.



Helpful Information

Insurance Company Responsibilities

1. Prompt and thorough investigation of your claim: Your insurance company has to affirmatively look at the records, get any records they don't have that may support your claim. An insurance company in California cannot only consider information that supports their position that there isn't sufficient coverage for your claim.
2. Seek evidence of coverage that supports your claim: Every insurance company in California has an affirmative responsibility to seek evidence of coverage that supports your claim, and they have to do so in a timely fashion. They have to put your interests on at least as high a footing as their own.
3. Communicate clearly and honestly about your policy: They are not allowed to be dishonest and tell you there is no coverage when in fact there is, and they are not allowed to undercut your claim. Your insurance company also cannot hide behind ambiguous or unclear language in its policy, and they must not misrepresent facts relating to your claim or the meaning of policy provisions.
4. Your insurance company must not make you jump through hoops: They are required by California law to pay every claim that is covered by a policy, without delay.
5. If your insurance company denies your claim, they must tell you all of their reasons in writing.
6. Your insurance company must not mislead you: They must not unfairly cancel your policy or refuse to renew it.
7. Pay you the full value of all valid claims: Your insurance company must not force you to file a lawsuit rather than paying your legitimate, valid claim.

The bottom line is your insurance company works for you! You have most likely paid your insurance premium for many years. They must treat you with respect and view what is in your best interest at least as highly as it views what is in its own best interest.

OUR ATTORNEYS

Robert Jackson and Eric Ratinoff are established attorneys with their own distinct practices, and have extensive experience representing victims of preventable wildfires.

We are working together to provide representation for individuals and businesses on a contingency fee basis, meaning there are no out of pocket costs and we do not charge fees unless there is a recovery on our client's behalf.



Robert W. Jackson

Robert is a trial lawyer and founding partner of Jackson Trial Lawyers. Over the past 28 years, Robert has represented thousands of individuals, families, and small businesses in their fight for justice. Robert has tried over 80 jury trials and mediated/arbitrated hundreds more cases.

Robert began his legal career with a large law firm in Orange County. Robert quickly discovered however, that “large firm” lawyering was not for him and he decided to come home to San Diego and start his own law practice. After working on a variety of cases, Robert quickly found his niche, representing individuals in severe personal injury and traumatic brain injury cases.

A graduate and former instructor at Gerry Spence's Trial Lawyer College, Robert knows the art and science of getting to the heart of the story and presenting it to a jury, arbitrator, and/or mediator.

Robert served as one of the Lead Trial Lawyers in the Wood Hollow Fire litigation, and was Co-Chair of the Plaintiff's Executive Committee in the Butte Fire litigation. He has served as the lead liaison council for the Rice Canyon Fire, one of three consolidated cases comprising the 2007 San Diego County wildfire cases. The Judge supervising the case has characterized it as the largest single case in the history of California. Robert has helped supervise and consolidate settlements of over \$1.8 billion against the responsible parties.



Eric J. Ratinoff

Founder of Eric Ratinoff Law Corp, Sacramento personal injury attorney Eric Ratinoff has advocated for the injured for almost twenty-five years. A plaintiff's trial lawyer at heart, he has successfully tried and settled numerous lawsuits on behalf of clients for a wide scope of personal injuries involving insurance bad faith, fire loss, public utilities liability, traumatic brain injuries, medical malpractice cases, and product liability lawsuits.

Eric personally represented hundreds of families, business and property owners in Calaveras and Amador Counties who were victims of the 2015 Butte fires. Putting his brand of personal focus on each of their cases, Eric ensured that each client's unique story was told in a compelling way through video and graphic story boards, no matter the size of the case. His part in the Butte fire litigation was instrumental in securing the full measure of justice for his clients and supporting the recovery of that region.

Eric has been named a Northern California "Super Lawyer," included in the Top 25 List for Sacramento and Top 100 List for Northern California, and has been AV Rated by Martindale-Hubbell for multiple years. These honors represent the highest possible ratings for plaintiff's trial lawyers. He has also been named among Sacramento's top lawyers in the Sacramento Business Journal's Best of the Bar Publication and Sacramento Magazine's Top Lawyers Publication every year since their inception. In 2013 Eric was awarded by the Capitol City Trial Lawyers Association for his outstanding work in the community, naming him Humanitarian of the Year, after the namesake of his mentor Mort Friedman.

Eric is both an alumni and faculty member of the Gerry Spence Trial Lawyers College, where he teaches lawyers from all over the country how to improve their trial skills. He serves on the Board of Directors of both the California Brain Injury Association (BIACAL) and Consumer Attorneys of California (CAOC).

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Russell Reiner



Todd Slaughter



Richard Frankel

Reiner, Slaughter & Frankel Law Offices was founded by Russell Reiner in 1978, and since, has handled numerous major personal injury lawsuits involving wrongful death, catastrophic injuries, burn injuries, emotional distress and post-traumatic stress disorder as well as fire cases involving both personal injury and fire property damage.

Russell Reiner has handled over 100 wrongful death claims. Both Russell Reiner and Todd Slaughter are recognized as Northern California Super Lawyers, an honor given to the top 5 percent of personal injury attorneys. Richard Frankel is recognized as a Texas Super Lawyer and over the past 15 years, has specialized in representing victims of fraud with many major cases in California. All three of the partners at Reiner, Slaughter & Frankel are successful, accomplished trial attorneys.

For over 35 years, Reiner, Slaughter & Frankel has obtained significant verdicts and settlements on behalf of its clients totaling over \$550M on behalf of its clients.

Recently, when the Carr Fire devastated Redding and its surrounding communities, Reiner, Slaughter & Frankel are assisting Carr Fire victims through the recovery process. Having experienced the fierceness of a wildfire firsthand and the destruction and tragedy it brings, our attorneys understand the aftermath of a wildfire and the devastating effects it has on individual victims and an entire community.

Reiner, Slaughter & Frankel is pleased to join hands with Eric Ratinoff Law Corp in Sacramento, CA, and Jackson Trial Lawyers in Fallbrook, CA, to help victims of the Camp Fire in Northern California.

Anatomy of a Disaster Under the Internal Revenue Code

Francine J. Lipman

University of Nevada, Las Vegas - William S. Boyd School of Law

Florida Tax Review, Vol. 6, p. 955, 2005

Abstract:

In October 2003, California experienced record-breaking wildfires. The devastation from this catastrophic disaster was pervasive and staggering. The raging fires instantly turned several thousand homes and businesses together with the everyday and precious stuff of life into ashes. Thousands of families lost everything except the clothes on their backs. While the nation and the survivors were amazed that few lives were lost, the rebuilding process was and continues to be overwhelming. In addition to the emotional, physical, and financial demands of rebuilding, the tax consequences can be costly, complicated and unforeseen.

This article provides a systematic primer of the tax consequences of a disaster and the relief provisions under the Internal Revenue Code. The format of the article follows a fictitious family through the tragedy of the 2003 Southern California wildfires. The events facing the family are derived from comprehensive government data, newspaper accounts and interviews of insurance agents, federal government representatives, victims of the fire and nonprofit relief workers. Through this format, the article provides a detailed outline of the many different issues facing the victims of any disaster and their tax implications. Tax issues from reimbursement for immediate shelter, food, clothing, medical treatment and other needs to longer-term requirements for replacing homes, businesses, and the multitude of lost contents are carefully explained and exemplified. While the article follows the California wildfires from the first day of the fires through the rebuilding process, the tax issues analyzed apply to any U.S. disaster, including hurricanes, tornadoes, earthquakes, and terrorism.

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