

ATTORNEY ADVERTISING MATERIALS
FREQUENTLY ASKED QUESTIONS

1. I've suffered damages from the fire. What can I recover?

When someone is affected by a fire, there may be many types of losses, including:

- Property Damage
 - Homes and other structures
 - Personal property/contents of the home
 - Trees and landscaping
 - Erosion damages
 - Mudslide damages
 - Inconvenience/disruption of family and home life
- Evacuation and Alternative Living Expenses
 - Hotel/food/gas during evacuation
 - Rent and additional costs for temporary living
- Lost Income
 - Personal income (including loss of sick and vacation days)
 - Business income
- Personal Injury
 - Bodily injury
 - Respiratory injury
 - Stress-related physical occurrences (stroke, heart attack, etc.)
 - Exacerbation of illness (asthma, COPD, etc.)
- Stress and anguish caused by the fire and its aftermath.
- Wrongful Death
 - While nothing can ever replace a loved one, survivors are entitled to damages for the loss of care, comfort and economic support of their lost family members,
 - Funeral expenses, and
 - Pain and suffering of the decedent.

2. Why do I need a lawyer if I have insurance?

First and foremost, we do not take any percentage of your insurance recovery. That recovery is yours and yours alone.

Unfortunately, however, insurance generally does not cover all losses for two main reasons:

- Most people are under-insured.
- Many categories of damages are outside the purview of insurance coverage completely (like emotional damages, erosion, or lost income) or mostly (like landscaping and trees).

We have successfully fought to recover money for insured clients to compensate them for uninsured losses, including damages related to the stress and inconvenience caused by the fire and being displaced.

3. My insurance company paid me money already. Will I have to repay my insurance company if I file a lawsuit?

No. If you received money from your insurance company, any settlement amount you received in this litigation will simply be reduced by what your insurance already covered (e.g., offset). Additionally, insurance does not usually cover all losses for two main reasons: (1) most people are under-insured; and (2) many categories of damages are outside the purview of insurance coverage completely (like emotional damages, erosion, landscaping, and lost income). It's our goal to make you whole from the fire and recover all categories of damages you are legally entitled to.

4. What if I do not have insurance?

We have helped many clients, including homeowners, renters and business owners, who did not have insurance at the time of the fire. If the fire was caused by someone's negligent, careless, or deliberate behavior, then you are entitled to compensation whether or not you had insurance.

5. I do not like the idea of lawsuits/I am not a litigious person. Why do I need an attorney?

Right now, and for the next few months, you will be dealing with all kinds of issues that are not directly related to a lawsuit. For example, handling your insurance coverage, registering with government entities, and dealing with the County for cleanup and permitting. Our group of experienced fire attorneys and staff will help you navigate through these issues. You will always have access to someone who can answer your questions and offer assistance.

We do not take a percentage of your recovery from insurance. We will help you with your insurance claims without taking any portion of your insurance recovery.

To receive maximum compensation for your losses, you will need an attorney to help navigate the litigation process. Unfortunately, corporations have nearly unlimited resources and fight hard to minimize payouts to anyone who suffers fire losses. We hire experts in electrical engineering, metallurgy, fire investigation, tree valuation, erosion, home building, and other areas to establish liability and prove your damages.

6. How are the attorneys paid? Is there any out-of-pocket cost to me?

You do not have to pay anything to hire us. There is no financial obligation or risk to hiring us. We work on contingency, meaning you do not pay anything unless we recover money for you. Further, we advance all costs ourselves. We will never ask you to pay money out-of-pocket to us.

7. Will the lawsuit be a class action?

No, our lawsuits are not class actions. Every case is different and one of our experienced fire attorneys will help you file an individual lawsuit based on the unique facts and individualized damages you suffered.

8. How is this different from a class action?

We strongly believe that class actions are not the appropriate vehicle for these types of cases. Class actions treat all plaintiffs the same and do not consider their individual harm and circumstances.

We believe the damages will differ dramatically from victims that lost loved ones, those that lost their homes and their possessions, to those that had harrowing evacuations. The values of individual cases will range significantly. There is simply no way to lump those cases together (even if they are separated by type) and come up with a fair number. Our firm, with over 250 employees, has the capacity and resources to spend significant time on each case.

9. What if I rented my house?

Renters who lose all of their possessions in a fire typically have significant personal property losses. It is costly to replace furniture, cookware, clothing, and other items that we tend to collect over a lifetime. Renters also have intangible damages related to the stress and anguish caused by the fire and its aftermath.

10. What happens if my business-interruption limits are reached?

Most insurance policies covering business will have a component called “business-interruption insurance.” The purpose of this coverage is to supplement or replace business income you lost during a fire-related disruption. Depending on your policy limits and the extent of damage to your business, these limits may be exhausted before your business may be able to get back up and running. Our experts can help you identify and maximize any business-interruption claims. Moreover, any losses in excess of your business-interruption coverage are damages we would try to recover from a responsible party on your behalf. As with the homeowners’ claims, we do not take a percentage of recovery of your insurance proceeds.

11. How long does a fire case usually take to resolve?

Fire cases are complex and can take anywhere from a year to a couple of years to resolve. Each case is unique; resolution depends upon several factors, such as the type of claims you are making, the status of your insurance claim, your engagement in the litigation, and defenses’ delay tactics. Our firm send regular updates regarding the status of the litigation to keep you informed. Additionally, we are always available to answer any questions.

12. What documents/information is needed for my case file?

The type of documents needed will vary depending on the losses you suffer and which claims you are making. Generally, we will require insurance information (policy and claim numbers), pre-fire and post-fire photos of your property, and proof of ownership or residence, among others.

13. Someone I know wants to be part of the litigation; what do they need to do?

Have them call our intake department at 808-204-4165. Our intake specialist will assess their case and see if we can help them.

14. Can I receive living assistance and financial help from FEMA (Federal Emergency Management Agency)?

If the President determines federal assistance is needed, the President will declare a national disaster allowing FEMA to provide emergency services, including temporary housing, lodging reimbursement, home repairs or replacement, repairs to essential vehicles, medical expenses, childcare expenses, replacement of essential household items, fuel, clean-up supplies, moving and storage expenses, and other needs.

There are many ways to apply for FEMA assistance and we are familiar with them. We are happy to explain the FEMA provisions and help you with your application and any necessary appeals. We do all this as part of our service to you; there will be no additional cost.

15. How can I apply to FEMA?

In Person:

- FEMA has deployed 45 Disaster Survivor Assistance team members to Maui that are helping people in shelters sign up for FEMA assistance.

Online or via App (recommended):

1. Go to disasterassistance.gov or download the FEMA mobile app.
2. Create an account or log in to your existing account.
3. Select the disaster declaration for the **Maui fires (declaration number 4724)**.
4. Provide your contact information and basic disaster information.
5. Describe the damage to your property or belongings.
6. Upload any documentation that supports your claim, such as photos, receipts, or insurance claims.
7. Submit your application.

By Phone:

- You can also apply for FEMA assistance by calling the FEMA Helpline at 1-800-621-3362.

16. Does your office offer help with FEMA applications?

Yes, we can help with your FEMA application. If you need help, please reach out to the case assistant assigned to your case or contact our offices with your request.

17. I have signed the retainer; what is next?

One of our staff members will contact you to conduct a welcome call. During the call, we will give you the status of the litigation, and we will collect preliminary details such as personal information, your preferred method of contact, and a summary of your damages.

18. How can I reach out if I have questions?

For case-specific inquiries, please contact your designated case assistant via email or unique text number. For general questions, visit our local office at 2145 Wells Street, Suite 302, Wailuku, HI or call 808-707-7117.

19. What can I do if my homeowners' insurance is not renewed?

If your insurance company has notified you that they will not renew your policy, talk to your agent or see if you can find alternative policies. If you are unable to obtain alternative insurance coverage, you might qualify for coverage from the [Hawaii Property Insurance Association](#).

20. Where can I find shelter?

Several shelters have been installed around the island for victims affected by the fire. Below you will find some shelters listed. However, an updated list is available in the [Hawaii Fire Relief Housing Program](#) website.

- **Hawaii Community Foundation/Maui Strong Fund**
808-242-6184
donorservices@hcf-hawaii.org
444 Hana Hwy Ste 201 Kahului HI 96732
- **Hannibal Tavares Community Center**
808-572-8122
91 Pukalani St Makawao HI 9768
- **Maui Preparatory Academy**
808-665-9966
4910 HI-30 Lahaina HI 96761
- **Maui High School**
808-727-4000
660 Lono Ave Kahului HI 96732

21. Where can I find food?

If you are in need of food, please reach out to Maui Food Bank. You can contact them via phone at 808-243-9500 or via email at info@mauifoodbank.org. Additionally, they have two physical locations:

- **Central Maui:** 777 Maui Veterans HWY, Kahului, HI 96732
- **South Maui:** 320 Ohukai Rd, Ste 420, Kihei, HI 96753

22. Where can I go to receive mental health assistance?

If you are in need of mental health assistance, please know that there is help available to you. You can reach the organizations listed below for help.

- **Maui District Health Office**
808-984-8200
mauiwellness@doh.hawaii.gov

State Office Building
54 South High Street Rm. #301, Wailuku Maui HI 96793

- **Na Keiki O Emalia**
808-214-9832
Nkoemaui.org
95 Mahalani St #10, Wailuku HI 96793

23. I need help with my pets, where can I go?

For help with pet supplies, emergency kits, pet reunification or veterinary services, please reach out to [Maui Humane Society](#).

- **Maui Humane Society**
808-877-3680
info@mauihumanesociety.org
1350 Mehameha Loo, Pu'unene, HI 96784

24. Some of my family members are still missing, what can I do?

Please reach out to the Family Assistance Center. You can reach out to the in the center you will be able to meet with representatives from the US Department of Health and Human Services to provide information that may assist in locating your loved ones. Immediate family members (parents, siblings, and children) will also have the option to provide DNA samples to help identify missing individuals.

Please note that the center has relocated to Hyatt Regency's Monarchy Ballroom, located at 200 Nohea Kai Drive in Kā'anapali, HI 96761. The center is open from 10:00 a.m. to 8:00 p.m.