

Represented by CPM, Historic John's Grill Sues Hartford Insurance and Affiliates

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John Konstin, owner of the historic **John's Grill** in San Francisco, filed suit today against Hartford Insurance and its affiliate Sentinel Insurance, after the insurers flatly denied coverage for the restaurant's business interruption losses after John's Grill was forced to shut down on March 16, 2020, to comply with a series of orders issued by the City and County of San Francisco, and the State of California, due to the COVID-19 pandemic.

A disappointed **John Konstin** stated, "I did not want to file a lawsuit. But John's Grill has been part of the fabric of old San Francisco since 1908, and as the guardian of this institution which I took over from my immigrant parents, I made sure we had insurance to protect the restaurant and our family of employees. Hartford now denies coverage, claiming that the specific provision that says we are protected if a 'civil authority' shuts us down, doesn't mean what it says—we **had no choice but to file this lawsuit for all of our employees.**"

According to **Nanci E. Nishimura**, a partner at Cotchett, Pitre & McCarthy, the law firm representing Konstin and John's Grill, "Insurance companies collect exorbitant premiums to generate revenues with nominal intention to pay out claims. But the claims here are real—the COVID-19 Coronavirus has blanketed the landscape with infectious droplets that have caused **property damage and losses** everywhere. This caused civil authorities to unfortunately but appropriately shut down restaurants and other businesses in order to protect the public. Insurance companies are now using word-smithing and convoluted policy tactics to deny claims. This is unfair, un-American, and a fraud on those who bought insurance."

According to Cotchett, Pitre & McCarthy partner **Brian Danitz**: "We are hearing from restaurants and small businesses from all over California and the rest of country. This lawsuit will be followed by many more from business owners who have been unfairly denied coverage during this

Attorneys

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Practice Areas

Commercial Litigation

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Cotchett, Pitre & McCarthy has offices in the San Francisco Bay Area, Los Angeles, and New York, and focuses exclusively on litigation and trials. The law firm’s dedication to prosecuting or defending socially just actions has earned it a national reputation.