

Olympic Vista Homeowners Association v. Allstate Insurance Company

Year: 2024

Court: United States Court of Appeals for the Ninth Circuit

Case Number: 23-3109

In its amicus brief, United Policyholders addresses the important issue of suit limitations clauses in insurance policies for progressive hidden damage claims. In the case the insurance policy contained a clause requiring an insured to file suit within 2 years after the loss occurred. But the loss was hidden from view and not reasonably discoverable by the insured for years given that the damage occurred inside the walls of the insured's property. United Policyholders' amicus brief urges the Ninth Circuit to follow settled Washington Supreme Court precedent which has interpreted such suit limitation time deadlines to only start running after the damage is exposed to view.

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