

Sproull v. State Farm Fire and Casualty Co

Year: 2021

Court: Supreme Court of Illinois

Case Number: 126446

In its brief, UP notes that building owners purchase property insurance to protect themselves if their property is damaged by fire, hail, tornadoes, or other often catastrophic events. In the case of homeowners, adequate payment of insurance policy benefits is often what stands between them and homelessness after a disaster. Insurers have been known to use various strategies to minimize benefit payments after a loss, even though they accepted the policyholder's premium payments. The wrongful depreciation of labor is one of those strategies.

The question of whether labor should be depreciated in determining actual cash value requires interpretation of the insurance contracts themselves. As such, the issue is a question of law that should be decided by the Court. Illinois law honors and enforces the principle that insurance policies should be interpreted to effectuate indemnity and uphold policyholders' reasonable expectations of coverage.

This brief was authored pro bono by Edward Eshoo, Jr. of Merlin Law Group.