

## [Third Lava Lawsuit Filed Against Lloyd's of London](#)

Big Island Now

Two homes are consumed by the massive flow and a third is threatened as the lava advances downslope. PC: Paradise Helicopters/ExtremeExposure/Bruce Omori Another lava lawsuit has been filed against Lloyd's of London, according to Hawai'i Attorney Jeffrey Foster, who is representing Susie Osborne, the founder and director of the Big Island's Kua o Ka Lā New Century Charter School. She is taking on a network of affiliated agents, brokers and adjusters tied to Lloyd's of London after the world's largest insurer allegedly sold her a Lloyd's certificate of home insurance, then illegally denied her coverage after her home burned to the ground, according to a new lawsuit filed by Foster Law Offices. "Lloyd's of London, along with another unlicensed and unregistered company calling itself 'Affirmative Risk Management (ARM)' and others were intent on denying Ms. Osborne's claims for the loss of her home without proper investigation and without ever setting foot on her property," said Foster. "The alleged deceptive practices and bad faith conduct towards Susie and numerous other homeowners in Puna is grossly unfair and irresponsible. Even more troubling is the fact that Susie could have obtained better coverage and a better policy through the Hawaii Property Insurance Association that carried with it the regulatory oversight of the State protecting its insureds like Susie and promptly paying claims." Osborne allegedly was never told of the HPIA option by her local insurance agent, according to the lawsuit, the third lawsuit filed against Lloyd's by Foster Law Offices in recent weeks. Not only has Osborne been forced to deal with losing her home and having Lloyd's illegally deny her claim, but she has also lost two of her pet cats in the fire. Osborne, a lifelong practitioner of "living pono," which loosely means "acting righteously toward others and the environment," realized her hard-earned dream in 2002—bringing educational opportunities to Big Island children—when she co-founded the Kua O Ka Lā New Century Public Charter School on 600 acres of historic coastal land, 40 acres of which comprised some of the most ancient Hawaiian villages in existence. This sacred landscape, known to locals as Pu'ala'a, served as the backdrop for 16 years, during which Osborne served as the head of school at the location, presiding over a staff committed to teaching children enrolled in grades kindergarten through high

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school. On July 12, 2018, the devastation wrought by Kīlauea claimed the school. Still, even amid her own displacement and loss, Osborne prioritized the uninterrupted continuation of the traumatized children’s schooling, now at several safe locations, because she sensed the community’s need to return to, at least, some modicum of normalcy following the many personal tragedies, Foster said. Dozens upon dozens of homeowners impacted by the Kīlauea Volcano eruption who were allegedly mistreated, deceived, or ignored by Lloyd’s have reached out to Foster. A copy of lawsuit can be found online. Homeowners seeking further information can reach Foster by going online or calling (808) 348-7800.

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