

Megan: While many in Northwest Baltimore people are counting their blessings this morning, just to be alive after yesterday's massive explosion today, the cleanup begins and the damage is significant for so many residents in that area from broken out windows to blown indoors. This morning, attorney Charles Gilman, with Gilman and Bedigian, LLC, joins us live via Skype to walk us through how to file a claim. Charles, thank you so much for joining us.

Charles Gilman: Thank you for having me, Megan. It's always a pleasure under these circumstances.

Megan: Exactly. So many people, either having property damage or even injuries to themselves - how do you know if you're eligible, to even begin the filing of a claim?

Gilman: Well, you don't need to know if you're eligible to file the claim. If you have an injury or a loss of property, you should file a claim. And then once the claim is filed, figuring out if you're eligible because a lot of times you're eligible to file a claim, but the homeowner's insurance carrier or somebody will tell you that you're not eligible. Anybody can file a claim, but eligibility is something that, if you're being told the answer is "no, you're not eligible," then you should really talk to a lawyer about that.

Megan: So the first step - calling a lawyer, filing the claim, you know, who is held responsible at the end of all of this?

Gilman: That's an interesting question. We have to wait until we get to the end of August to make a determination as to who caused it. For example, if it was somebody's stove that caught on fire and they were cooking, then they may be responsible. Or maybe it's a faulty gas pipe - I read or understand that a lot of these gas pipes in this area were late in the 1950s and 1960s and may have been failing. If there's a failure at the end of the utility company, the utility company is ultimately responsible and liable for all the personal injuries and property damage that were caused.

Megan: When you're trying to figure out who's responsible. We know sometimes that takes an investigation that can take time for those folks who need the money now to put windows back on their house or their homes. How long does it take normally to get reimbursed?

Gilman: If they have homeowners insurance, and most people who have a mortgage in Maryland are going to be required to have homeowners insurance by the mortgage company, they can claim their homeowner's insurance, and hopefully, their homeowner's insurance will cover their losses. And then, if it's later determined that it was somebody else's fault, such as BGE or the utility or another utility company that laid the gas pipe, the homeowner's insurance company will pay now and seek reimbursement from the actual party that was liable later. We know from the other other gas explosions in our community, sometimes these investigations take years to wrap up and have a conclusion as to who was ultimately liable for it. So the goal would be to get your homeowners insurance to pay for it now, and then they'll seek the reimbursement because obviously, the insurance company has plenty of money while most people don't.

Megan: Charles Gilman, thanks for shedding light on this. We appreciate it.

Gilman: Thank you, Megan.