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**Media Contact:**

Megan Braverman

Megan@Berbay.com

310-405-7343

## **Ashtabula Area City School District Files Lawsuit Against Liberty Mutual One Year After Lakeside High School Roof Collapse**

*-- Liberty Mutual refuses to pay claims, leaving 900 students and 100 staff displaced despite \$232+ million in coverage. [Photos of Lakeside High School](#). --*

**ASHTABULA, Ohio** (November 3, 2025) – Today, [Merlin Law Group](#), a leading national firm for policyholders in high-stakes property insurance cases, filed a lawsuit on behalf of the Ashtabula Area City School District against Liberty Mutual Insurance Company after the insurer refused to pay claims for repairs to Lakeside High School following the devastating roof collapse during a snowstorm on December 1, 2024. Nearly one year later, 900 students and 100 staff members are still displaced, and the high school building remains structurally unsafe and unusable.

“The school district has taken every step to resolve this matter and to cooperate with the claims process, but Liberty Mutual’s continued refusal to honor its policy obligations has forced the district into litigation,” said [W. Anthony Loe](#), lead counsel with Merlin Law Group. “The school district trusted Liberty Mutual to do the right thing and relied on them to assess the damage and make an appropriate payment. From the start, it’s been a battle to get the insurer to honor its obligations. This is a total failure on Liberty Mutual’s part to do what’s right for these students and this community.”

The lawsuit alleges unfair claims practices by Liberty Mutual, including the insurer’s refusal to take responsibility for early decisions, such as authorizing demolition of the classroom portion of the building. Liberty’s unilateral decision to demolish portions of the high school has caused additional damage to the school, leaving the building exposed to the elements for months and creating serious environmental concerns and further deterioration.

Additionally, Liberty Mutual’s experts have consistently downplayed the extent of structural damage, attributing the collapse to pre-existing infrastructure problems rather than the snowstorm, despite independent engineering assessments concluding otherwise. Liberty Mutual has refused to accept the district’s expert findings and correct its position.

“This has been devastating for our students, staff and entire community. Our high school sits in ruins, and our students are being negatively impacted without the facilities they need to learn,” said Lisa Newsome, Superintendent of the Ashtabula Area City School District. “We did everything right: we maintained adequate insurance coverage of \$232+ million, we cooperated fully with Liberty Mutual’s investigation and we took every step to resolve this claim. Liberty Mutual still refuses to pay and has failed our children when they needed them most.”

### **Impact on Students and Community**

The displacement has had severe consequences for the educational environment. Lakeside High School students have been relocated to a former elementary school building that lacks the necessary facilities for high school education:

- No science laboratories for hands-on learning
- No gymnasium, forcing all athletics to be held at other locations
- No auditorium, preventing plays, assemblies and other school events
- Teachers forced to cart their materials from classroom to classroom
- Teaching staff and Board of Education completely displaced

The community has been deeply affected by the prolonged closure, with many residents under the misconception that the school district failed to maintain adequate insurance. In reality, the district maintained more than sufficient coverage and paid all required premiums.

## **Background on the Roof Collapse and Insurance Dispute**

During a heavy snowstorm on December 1, 2024, the roof at the 17-year-old Lakeside High School collapsed under the weight of accumulated snow. The collapse affected the academic wing of the building, prompting an immediate evacuation and school closure. Students were initially shifted to remote learning before being relocated to temporary facilities in January 2025.

Lakeside High School, like all district schools and properties, is a community asset. The community paid for this facility, and as such, the district has a duty to ensure the building is restored to its original condition before this catastrophic snow event. The school district has diligently attempted to bring all of the displaced high school students back home to Lakeside. To accomplish that end, the district has engaged engineers and environmental consultants to evaluate the building's integrity and ensure the correct scope of work to guarantee the future safety of students and staff.

Engineers have recommended demolishing and rebuilding the entire academic wing. However, Liberty Mutual has blocked reconstruction by refusing to authorize payment for the necessary repairs, despite the district maintaining \$232+ million in coverage.

Given Liberty Mutual's actions, the high school has been exposed to the elements for months, causing additional damage and environmental hazards. Liberty Mutual's experts have also consistently downplayed the structural damage through biased assessments that contradict independent engineering findings.

The school district is obligated under state law to provide a clean, safe environment for students. With the building being uncovered and deteriorating, the district cannot meet these legal requirements while Liberty Mutual continues to delay payment.

The high school is a vital community asset that Liberty Mutual is contractually obligated to restore to its original condition. The district's insurance policy was specifically designed to provide peace of mind in the event of such disasters, yet Liberty Mutual has failed to fulfill its obligations.

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## **About Merlin Law Group**

[Merlin Law Group](#) is the go-to national law firm for policyholders in complex property insurance claims from hurricanes, wildfires, floods, business interruption, bad faith practices, and other catastrophic events. The firm relentlessly represents individuals, businesses and public entities to recover the compensation they're entitled to under their insurance policies.

Known for its aggressive advocacy and deep bench of seasoned attorneys, Merlin Law Group doesn't just win cases—it drives change. The firm frequently works with lawmakers and regulators to push for policyholder-friendly reforms and protect consumer rights. Since 1985, Merlin Law Group has expanded to 12 offices nationwide, cementing its reputation as the voice for policyholders when everything is on the line.

Cincinnati, Ohio Location  
201 E Fifth St  
Suite 1900  
Cincinnati, OH 45202  
Office: 513-438-8068  
Fax: 513-991-2253