

## CASE STUDY

# Rebuilding Hope: How HUB Helped Calvary Christian School Rise From Wildfire Devastation

### Executive Summary

When a wildfire left significant damage across Calvary Christian School's campus, HUB mobilized quickly to coordinate claims, resources and restoration partners. Through strategic claims management and expert coordination, the school reopened its doors just six months after the fire, restoring operations and providing much-needed stability for students and families affected by the disaster.

#### CALVARY CHRISTIAN SCHOOL

*Private K-8 School  
Pacific Palisades, CA*

### CHALLENGE

The Palisades Wildfire in January 2025 caused extensive damage to the campus of Calvary Christian School, a 330-student institution in California. One campus building was rendered inoperable and four others had extensive damage, requiring heavy remediation and partial reconstruction. Outdoor areas, including the sports court, athletic field and preschool playground, also needed full restoration. Calvary Christian School faced the urgent task of rebuilding swiftly to maintain enrollment and offer stability for students and families, many who had also been displaced or lost their homes. Compounding these challenges were contamination concerns, the complexities of California Fair Plan coverage and the need to secure insurance payments quickly.

### SOLUTION

HUB worked directly with the primary carrier to secure advance payments and keep the project funded as work progressed, even while portions of the California Fair Plan payment lagged. To manage remediation and reconstruction, the school worked with DRS (Delivering Results & Solutions), a disaster-recovery consulting firm within HUB's Specialty Program Group. DRS specializes in overseeing complex rebuilds and coordinating vendors following catastrophic events. Working alongside Cotton, DRS guided the restoration process while HUB facilitated weekly calls with all stakeholders to maintain alignment, address issues quickly and keep the project on track despite temporary funding gaps created by the Fair Plan delays.

### RESULTS

Calvary Christian School reopened its campus within six months, a significant achievement given the scope of damage across multiple buildings and outdoor areas. With steady guidance from trusted partners and careful coordination among contractors and consultants, the school was able to limit business interruption, reduce income losses and restore a sense of normalcy for students and families. Most buildings and outdoor spaces have now been fully remediated and restored, and the final phase of the claim will address remaining business interruption and personal property losses.

"HUB's responsiveness and steady communication made all the difference. In an incredibly difficult time for our community, they brought the right experts together and kept everything moving. Thanks to their partnership, we were able to reopen on time and give our students and families a sense of normalcy again."

*Krystal Shelton  
Director of Business  
Operations  
Calvary Christian School*