



Hurricane Sally

Our families, our friends, and our community took a hit as Hurricane Sally surprised us all. From downed trees to runaway barges, countless homes and businesses were damaged. Our hearts and our prayers are with you during this difficult time. If there is anything our team can do to help, please let us know.

- Steve Moorhead, Managing Partner

Storm Damage Claims

In order to make the next few weeks as easy as possible for our friends and clients, we are partnering with Board Certified Insurance Claims Lawyer K.C.

Williams to assist with insurance and property damage claims. K.C. Williams has 25 years of experience in insurance claims and disputes. He emphasizes his practice on property damage claims and has handled hundreds of hurricane claims against insurance companies. He is a Board Certified Civil Trial Lawyer and has consistently been selected as a SuperLawyer. He is a member of the Florida Windstorm Network and an associate member of the Florida Association of Public Insurance Adjusters.

If you need assistance with your insurance claims, please give us a call.

[Call Now](#)

So, you have hurricane damage.

What to do next.

First, fix anything required to prevent further damage. Tarping a roof, for example. But, document everything with photographs and receipts.

Next, locate your homeowner's policy. You need to make a claim (in writing if possible). If you don't receive an acknowledgment from the

insurance company within a week, follow-up.

The insurance company contracts with adjusters who are required to provide you a detailed itemized estimate of the damages. However, it is important to know, you do not have to accept their assessment.

If you have significant damage, you may want to hire a public adjuster. Public adjusters typically charge a fee of 10% of the amount you receive. We are happy to assist you with the process of engaging a public adjuster.

Tips: Hiring a contractor

- When hiring a contractor, beware of out of town companies. They may not be licensed.
- To determine whether someone is licensed, you can go to myfloridalicense.com or call 850-487-1395. You can also check with the county's building department.
- To find a contractor, ask for a referral from someone in the business.
- Don't sign an Assignment of Benefits of your insurance policy. Reputable contractors won't require it. If you sign one, you lose all rights under your policy.
- Get more than one quote for the work.

- Don't pay for the work in advance.
- Get a written estimate or price.
- If it sounds too good to be true, it probably is.

Assignment of Benefits (AOB) Information

AOB Consumer Tips

Think Twice Before Signing an Assignment of Benefits!

A homeowner with hurricane damage (say, a damaged roof), will speak with a roofing company. At the request of the roofing company, the customer signs an Assignment of Benefits form. The contractor says, "this is required for us to get started." The customer has just signed away ALL of the benefits under their policy and no longer has control of the claim.

The contractor then has an incentive to do work that is not needed, to tack on fees and prices it would not otherwise charge, and in some cases, “take the money and run” without doing the work. The contractor submits the claim to the insurer. The contractor may then team up with an attorney to prosecute a weak or fraudulent claim because the attorney’s fees statute for insurance only entitles the insured to collect fees, not the insurance company.

The result of all of this is that the customer loses any benefits and is left strictly with a contract with the contractor. Because of the attorney’s fees issue, claims are higher and, as a result, insurance premiums escalate. Florida’s CFO Jimmy Patronis call this a “gaming of the system.” The legitimate construction industry is against this practice because it gives contractors a “black eye.”

[Call Now](#)

Happy to help.

To learn more about our services and our other areas of law, please visit our [website](#) and check out our [Facebook](#) page.