



**MORGAN & MORGAN®**

# Your Property Insurance Rights:

**WHAT YOU NEED TO KNOW**

**ATTORNEY ADVERTISING** | OFFICES ORLANDO  
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Is your insurance company delaying, low-balling, or outright denying your property insurance claim? At best this is a major inconvenience and at worst it could cost you money and entirely upend your life. Trying to fight these big corporations and navigate insurance rules is not something you should do alone. It's not easy and it's full of tricks.

Morgan & Morgan's Insurance Recovery Group is here to help. For starters, let's answer three big questions you might have before you decide to give us a call.

### **Q: WILL MY INSURANCE DROP ME IF I CALL A LAWYER?**

No. This is a common misconception; and is often a scare tactic from insurance adjusters. You have every right to call a lawyer if you feel your claim is not being handled properly.

### **Q: WILL MY INSURANCE RAISE MY PREMIUMS IF I FILE A LAWSUIT?**

Most premiums are raised annually with or without a claim or lawsuit being filed. You pay for insurance to protect you; and our lawyers are here to help enforce the protection you deserve.

### **Q: HOW MUCH DOES YOUR FIRM CHARGE TO FILE A LAWSUIT?**

We charge nothing upfront. We do everything on our own dime. If we do not win, you don't owe us anything. Additionally, in some states, it can be common for your insurance to pay all of our attorneys' fees in the event of an award.

# Business Owners Bill of Rights

**Within 90 days of claim submission**, your insurance company must pay or deny your claim (unless the insurer's failure is caused by factors beyond the insurer's control).

If your insurance company denies or delays your claim, and you have to hire a lawyer to help, **your insurance company must pay your lawyer's fees and costs if you win.**

Your insurer must, **within 14 calendar days** of submitting the claim, review and acknowledge your claim (unless the insurer's failure is caused by factors beyond the insurer's control).

Your insurer must, within 14 calendar days of submitting your claim, provide you with **necessary claim forms and instructions**, including an appropriate telephone number.

When parts of your business (like flooring or your roof) must be replaced, the replaced items **must match in quality, color, and size.** If the items cannot be matched, your insurer must make reasonable repairs or replacement of items in adjoining areas.

**Your insurer must pay your entire claim**, less any applicable deductibles.

Most business owners insurance policies are "replacement cost" policies — **your insurer is not allowed to make any deductions or depreciation because of age.**

Most business owners insurance policies are "all-risk" policies, in which all risks of loss are covered: Your insurer has the burden to show that the loss is caused solely by things **excluded from coverage.**

In the event, your business was a total loss, your insurer is liable for **the total amount of money for which the property was insured.**





## About Us

John Morgan founded Morgan & Morgan in 1988. The firm's first office was located in Orlando, Florida, and was made up of three attorneys, two paralegals, and a receptionist. Over the past 30 years, we've been fortunate enough to hire more than 500 attorneys and open 50 offices across the country, empowering us to reach and help even more people. We have a support staff of about 3,000 employees. These paralegals, case managers, case evaluation specialists, receptionists, and more make sure that our clients are taken care of every step of the way.

Our attorneys are dedicated to fighting for the best possible outcome for those who trust us with their cases. **With that goal, we've won over \$7 billion for our clients.** These wins represent so much more than just a dollar amount, though. They represent the wellbeing of our clients, which is something we take deep pride in protecting.



# Practice Areas



Accidents



Birth Injuries



Brain Injuries



Breach of  
Warranty



Burn & Fire  
Injuries



Business  
Litigation



Business  
Interruption  
Claims



Car, Truck and  
Motorcycle



Child Sexual  
Abuse



Civil Rights



Class Actions &  
Mass Torts



Construction  
Accidents



Deaf & Disability  
Rights Unit



Dog Bites/  
Animal Attacks



Employee Rights



FCRA



Insurance  
Disputes



Medical  
Malpractice



Mesothelioma



Negligent  
Security/  
Premises Liability



Nursing Home  
Abuse



Product  
Liability



Property & Life  
Insurance and  
AD&D



Sex  
Trafficking



Slip & Fall



Social Security  
Disability



Spinal Cord  
Injuries



Train Accidents



Veterans'  
Benefits



Whistleblower/  
Qui Tam



Workers'  
Compensation



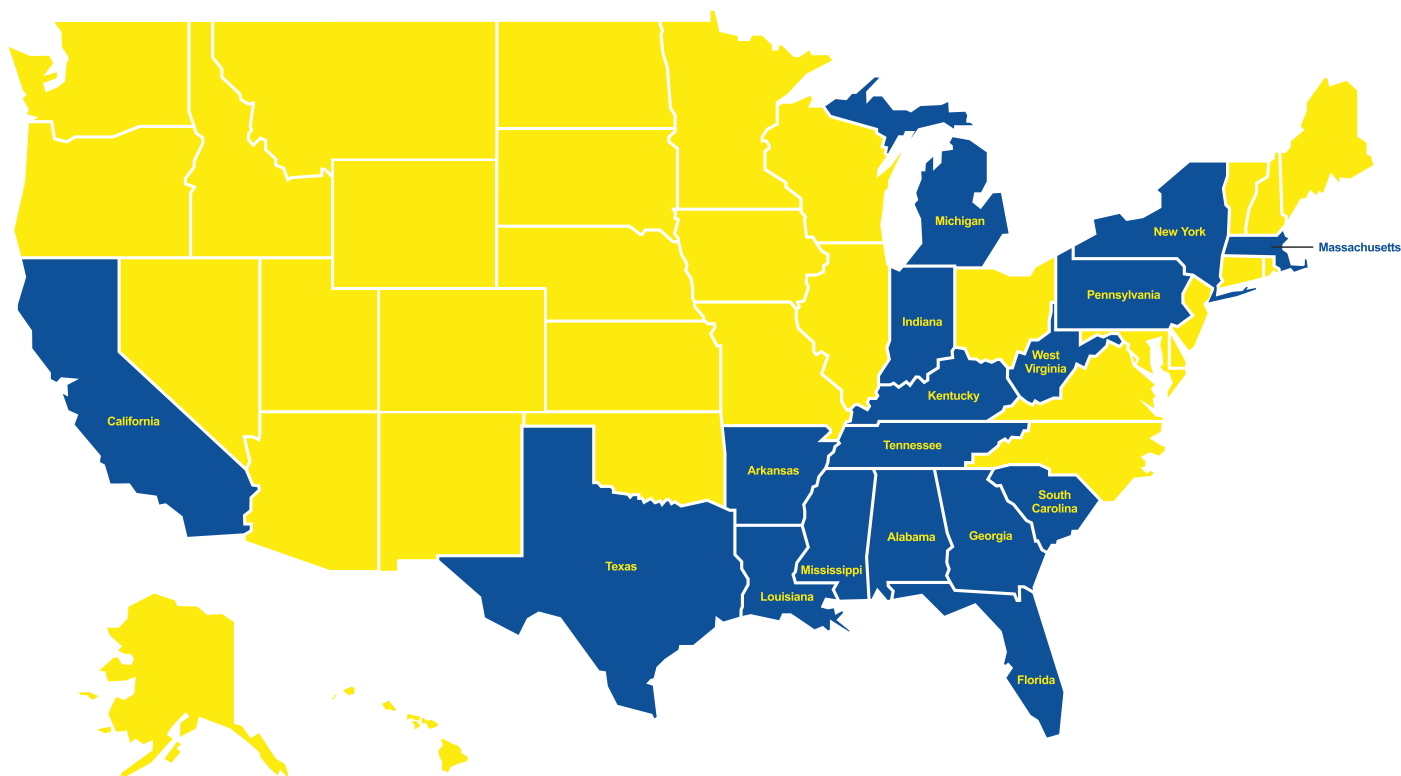
Wrongful Death



# Office Locations

\*Note: We handle cases nationally, working with local counsel in states without our physical presence.

## ● OFFICE LOCATIONS







# Attorney Growth & Successes

2019

TOTAL AMOUNT RECOVERED:

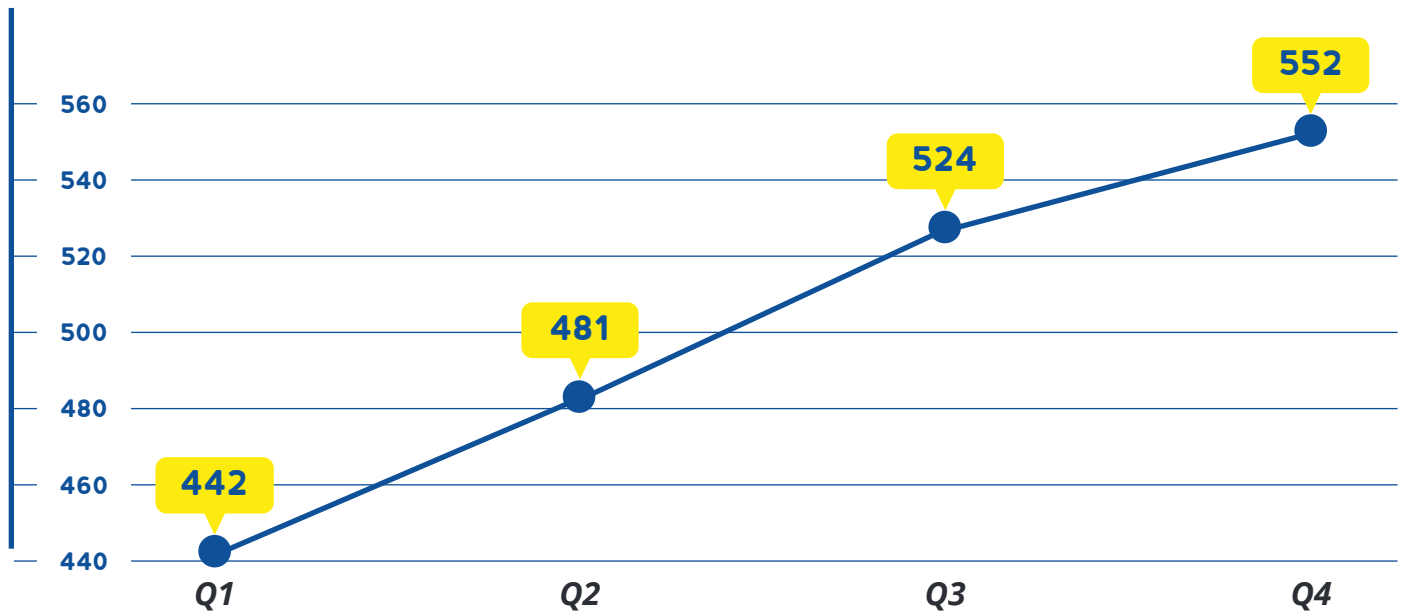
OVER \$1 BILLION

2019

TOTAL CASES RESOLVED:

50,000

*Attorney Growth:*



# What People Say About Us

*I was able to contact Morgan & Morgan via their online form from the emergency room on the day of my accident. Someone called me the next morning and set up rehab and therapy appointments right away. The following day they came to my home to begin my case. They are swift, professional and customer service-focused. After my accident, I was nervous about driving.*

“ Z.A., ATLANTA, GA

*I would just like to say that, regardless of my injuries and all that I am currently going through daily, my attorney was absolutely wonderful to me as far as listening to my concerns and thoughts and always asking if I needed anything. He made sure that he let me know that I could call him at any time for whatever I wanted to discuss regarding my case! He is a true God send and I simply love his attitude and the attention he gives to clients. From day one, this firm has gone above and beyond the call of duty making certain that I was reached out to in a very timely manner. You all ran circles and holes around the first firm! I would recommend you to family, friends, and complete strangers!*

“ Alicia, JACKSON, MS

*Unbelievably organized, responsive, and probably the most effective process-oriented group of people I've ever seen. Their preparation for mediation and trial is beyond comprehensive. Across two cases and three years, not once did anything fall between the cracks. Everyone I came into contact with exemplifies professionalism; they quickly resolved insurance issues and spent time educating me about everything affecting my cases. I trust Morgan & Morgan and I am grateful for everything they did for me. I recommend them without reservation and will miss working with them now that my civil suit is settled.*

“ Jerri, JACKSONVILLE, FL

*They are the most caring and personal attorneys you could ever have on your side. They genuinely make you feel like helping you in every way they can is their goal and main priority. I'd highly recommend this firm to anyone in need. They treat you as if you were a part of their family and are always seeking the best for the client.*

“ Janet, LOUISEVILLE, KY

*I emailed my questions and concerns and had doubt that anyone would contact me in the next 24 hours. I emailed them around 8:30 pm. I received a call the very next morning and the representative explained that after I answered her questions she would turn it over to a lawyer and then they would contact me. She answered all my questions and concerns. She gave me hope that I did the right thing. She said I should hear something in the next few days after a lawyer has time to review. I will not have to pay anything unless they win a settlement. I will receive all the information soon as to what will happen next. It has been less than 24 hours and everything is set in motion.*

“ Tammy, Orlando, FL

*I couldn't be happier with the service and the professionalism of your staff I was very satisfied with the outcome of my case. The team always returned my telephone calls in a timely manner and shared valuable as well as valid information. They were very professional and maintained a positive attitude. I would definitely use your services again if I was faced with a situation that required an attorney or legal advice and I would also refer your agency to others. Although my situation was unfortunate, I was glad to have your team on my side to get me through the difficult times. Again, I say THANK YOU.*

“ Kathy, MEMPHIS, TN



# In the News

At Morgan & Morgan, everything we do — from the cases we take on to our wins in the courtroom — makes an impact. That's why in 2019, our legal actions, settlements, and verdicts were covered by premier national and international media outlets like The New York Times, The Washington Post, The Guardian, and CNN, as well as local media outlets.

Here are some of our cases that made headlines in 2019.



## Restoring Basketball Glory

In 2018, the NCAA imposed a penalty on the men's basketball team at the University of Louisville (Kentucky) for alleged rules violations. They had their 2013 NCAA tournament win, 2012 Final Four appearance, and individual player statistics vacated and removed from the record.

With the help of John Morgan, our firm's founder, the team's players sued the NCAA and last year reached a confidential settlement. The players

had all their statistical achievements and personal honors restored.

Coverage appeared on ESPN, Fox Sports, and in the Associated Press, among others.

## Morgan & Morgan Attorney Named Cybersecurity MVP

Morgan & Morgan's John Yanchunis was named a 2019 MVP by Law360 — the premier national legal news service — in recognition of his work protecting the rights of consumers harmed by data breaches.

Last year, John achieved a notable victory when he and his team reached a \$117 million settlement with web giant Yahoo after a data breach compromised billions of user accounts.

## Major Settlement in MA Gas Explosions Case

In September 2018, a series of explosions ripped through the Merrimack Valley, Massachusetts, towns of Lawrence, Andover, and North Andover. These explosions were caused by excess gas pressure in poorly built, poorly installed, and poorly maintained natural gas lines owned and operated by Columbia Gas of Massachusetts.

More than 40 homes experienced explosions and fires as a result, which caused severe damage and injury, including one death. Morgan & Morgan's Frank Petosa took the lead in the lawsuit representing the victims, and in July 2019, a \$143 million settlement was reached.

Coverage appeared in The Washington Post and The Boston Globe, and was provided by the Associated Press.

### Florida Powerhouse

Although we're a nationwide firm, Florida is still Morgan & Morgan's home base. This year, the firm was recognized for its achievements in the Sunshine State as a Law360 "Florida Powerhouse."

With over 350 attorneys in the state and more than two dozen offices, Morgan & Morgan has made an indelible name for itself there through litigation and impact.

### Fighting for a Zipline Accident Victim

A 10-year-old boy from Lakeland, Florida, was seriously injured when his zipline harness disconnected and he fell 20 feet to the concrete below. On behalf of his family, Morgan & Morgan is pursuing legal action against the operators of the zipline facility, alleging employee error due to improper training and safety procedures.

Coverage appeared on the ABC, FOX, NBC, and CNN news channels, among others.

The New York Times

The Washington Post

WALL STREET JOURNAL

POLITICO

USA TODAY

AP Associated Press

billboard

Newsweek

THOMSON REUTERS

CNN

Forbes

abc

FOX

NBC

BUSINESS  
INSIDER

TODAY

ESPN





## Contact Morgan & Morgan

Contact our experienced hurricane lawyers today for a free, no-risk case evaluation. Our attorneys have years of experience helping property owners with insurance claim disputes in the aftermath of storms.

**MORGAN & MORGAN®**