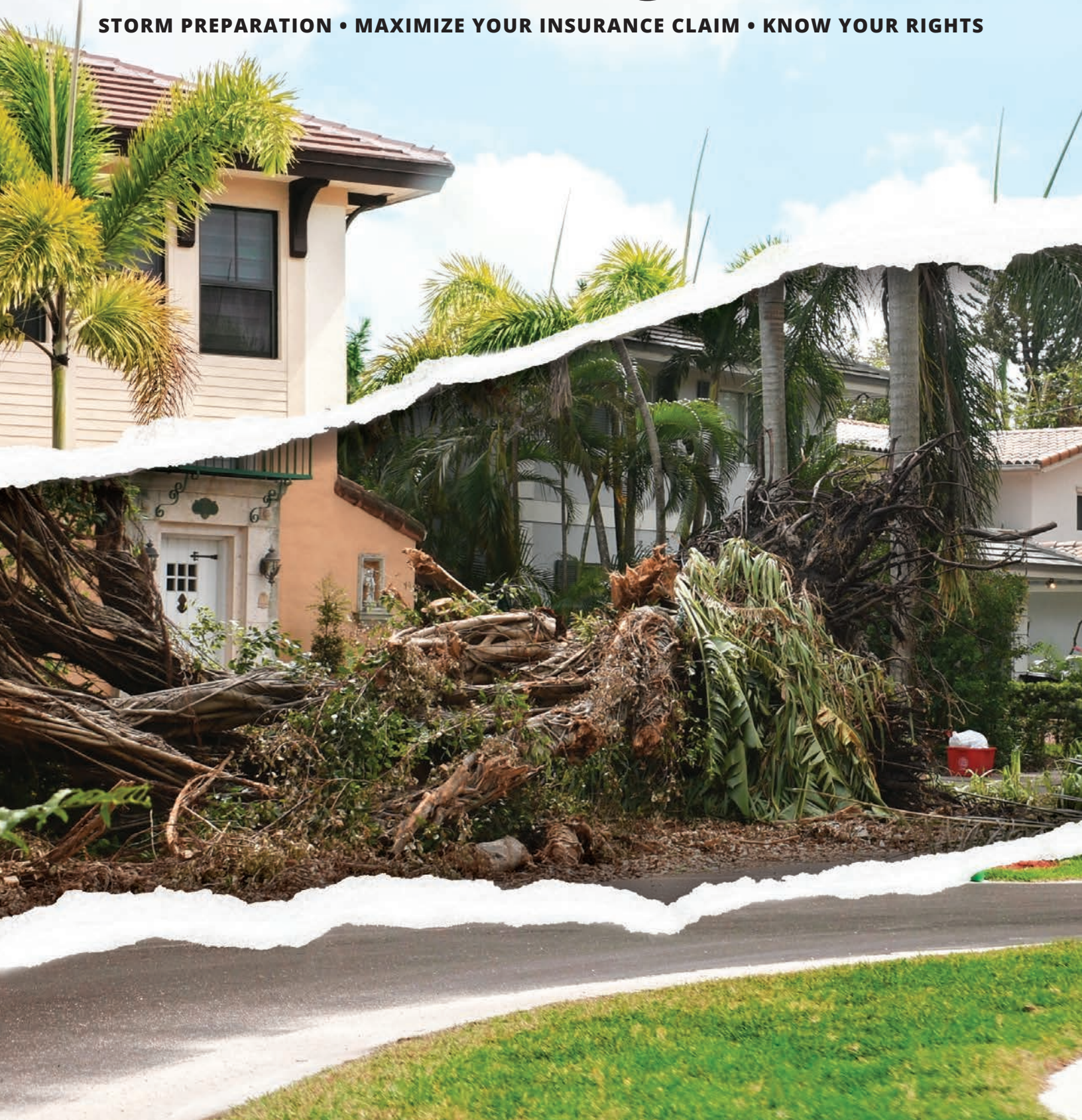


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Storm Damage Guide

STORM PREPARATION • MAXIMIZE YOUR INSURANCE CLAIM • KNOW YOUR RIGHTS





If you have already retained a lawyer for this matter, please disregard this letter

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Introduction

It happens every year: hurricanes, tropical storms, tornadoes, and other natural disasters unleash devastation on homes, businesses, and entire communities. We saw it again in 2020, which marked the busiest Atlantic hurricane season on record.

At Morgan & Morgan, we understand the profound psychological and financial stress these events can cause. We also know that insurance companies tend to add insult to injury by denying and undervaluing claims.

You have the power to fight back by teaming up with us. Our army of more than 700 trial-ready attorneys

never back down or settle for less than full and fair compensation. We know how to get the best results, and our track record of over \$9 billion won shows it.

You deserve justice, and we're here to help you get it. If you've been harmed by a hurricane or other natural disaster, contact us for a FREE, no-obligation case review.

All law firms are not the same. There's only one Morgan & Morgan.

Bill Of Rights

HOME, CONDO, & BUSINESS OWNERS INSURANCE CLAIM

Whether you are a home, condo, or business owner, you have rights:

ONE

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).

TWO

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

THREE

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).

FOUR

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

FIVE

When parts of your home or 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.

SIX

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

SEVEN

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

EIGHT

Most home and 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.

NINE

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

TEN

If your home or business is a mobile structure or RV, your insurer cannot avoid its obligations under the insurance policy by saying it was not properly installed.

If your rights are violated, you don't have to stand for it. Contact our experienced hurricane lawyers today for a free, no-risk case evaluation. Our attorneys have years of experience helping home, condo, and business owners with insurance claim disputes in the aftermath of hurricanes and storms.

2020: A Record-Breaking Hurricane Season



In many ways, 2020 was a year unlike any other. That sentiment applies to hurricane season. In fact, the 2020 Atlantic hurricane season was the most active on record. In addition:



It was the seventh costliest of all-time.



It featured 30 named storms including 13 hurricanes, 6 major hurricanes, a Category 5 hurricane (Iota), and 12 landfalling storms.



It broke records for most storms in a state in a season (5 in Louisiana).



It was the 5th consecutive above-average hurricane season.

Sadly, home and business owners in states like Florida, Georgia, South Carolina, Louisiana, Mississippi, Alabama, and Texas suffered significant losses. Many of the victims had salt added to the wound when the insurance company denied or lowballed their claim.

Morgan & Morgan is here to help. We fight to hold insurance companies accountable so you can recover full and fair compensation for your claim.

If your claim was denied or undervalued, contact us today.

Storm Season: Be Prepared

A GUIDE TO PROTECTING YOUR FAMILY AND PROPERTY

Hurricanes, tornadoes, tropical storms—all potentially devastating natural disasters, but all events you can prepare for. The future is unpredictable, but if you do your best to plan ahead to help get ourselves, your families, and your property ready, you could have a much better chance of riding out the storm safely and financially secured.

At Morgan & Morgan, we've been helping our clients and communities in the aftermath of major storms for decades. Many of our attorneys, support staff, and their families live and work in your community. We've invested in our homes and businesses, and we know how devastating storm damage can be if you're not properly prepared. Our priority, like yours, is to get through the season with our families safe and with our property secured.

In this magazine, we've put together resources you can use that will help you and your family prepare for upcoming storms and deal with related property damage. Inside you'll find an interview with a property insurance lawyer, a pre-storm safety checklist, a primer on what to expect when dealing with your insurance company, and so much more.

Here's to a safe, smooth, and boring storm season. But if your insurance company tries to deny your claim, please remember that every case we've ever won started with "no."



PROTECTING YOUR HOME AND FILING A CLAIM

Hurricanes are one of nature’s deadliest forces, bringing heavy rain and strong winds that can cause devastation. You’d expect your homeowners insurance policy to cover you in this time of need, but some insurance companies won’t hesitate to deny your claim after a storm if they can find a reason. Protecting your home is as vital as filing a claim designed to be successful.



THAT OLD ADAGE: BE PREPARED

At the start of hurricane, tornado, and tropical storm season, it’s important to get an idea of how financially protected you are. This includes:

- Understanding what your homeowners insurance policy includes and what it doesn’t. Generally, insurance covers “windstorm” damage only, and flood insurance is sold separately. Your policy also has a deductible you must exhaust before making a claim.
- Photographing your home’s interior and exterior. Wide shots of your entire yard and each room of your home, followed by close-ups of important features, can help show damage later.

Every storm is different, and planning can help keep you safe. Consider kicking off the season with a readiness plan. The U.S. Department of Homeland Security suggests:

- A basic disaster supply kit, including a flashlight, batteries, cash, first aid supplies, and evacuation information.
- Enough food and water to last for several days.
- Arrangements for a place to stay if you have to evacuate.
- Making sure your car is in good working condition and stocked with emergency supplies if you need to leave quickly.
- A communication plan for your family and loved ones to stay in touch.

Remember to watch or listen to your local news and check the internet for the latest updates on the storm.

IF A STORM IS ON THE HORIZON

You can take several steps to limit a hurricane’s damage, depending on your notice. At a minimum, the American Red Cross recommends you should:

- Fill plastic bottles, bathtubs, and sinks with water for flushing toilets and washing clothing.
- Have on hand medication you or a family member might need.
- Bring objects like bicycles and patio furniture inside to protect them from wind.
- Move valuables and furniture to the higher floors of your home in case of severe flooding.
- Unplug propane tanks and small appliances.
- Turn off utilities if directed to by authorities.

Consider other measures, like sandbagging doorways or weatherproofing windows, to further protect your home.



DURING THE STORM

Once the storm hits your area, you should be long gone or hunkered down. If you stay, remember to:

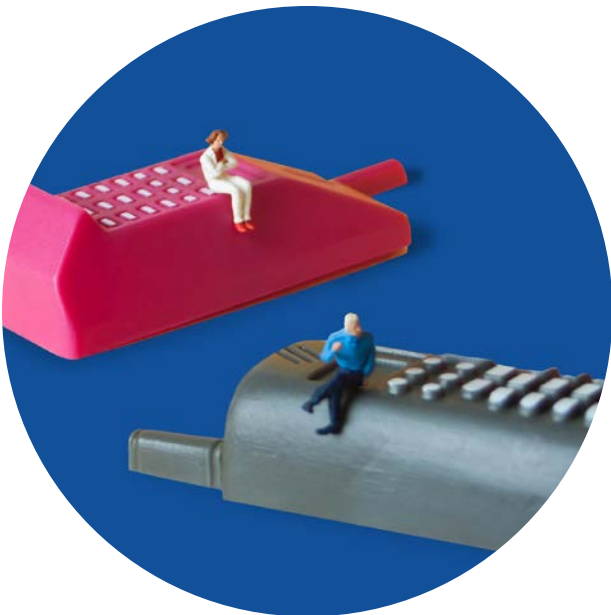
- Conserve food and water, as you could be stranded for several days.
- Avoid lingering near windows and doors in case of heavy wind or falling debris.
- Stay inside. Floodwater and storm surge are dangerous. Just six inches of water can sweep you off your feet, and two feet is all it takes to carry cars away, according to the American Red Cross.
- Use electricity only when necessary. Generators are a popular way to avoid blackouts during hurricanes, but they produce carbon monoxide. Wind and rain can damage them if kept outside, but keeping them inside can kill, according to the Centers for Disease Control.

Contact emergency services if you think you’re in immediate danger. Stay in the highest parts of your home to avoid flooding or in an interior room without windows to shield yourself from heavy wind.

AFTER THE STORM

Hurricane recovery can be tougher than preparation. Take the following steps to stay safe and maximize your potential for a successful claim:

- Let your loved ones know you’re safe.
- Determine if your home is damaged, remove any sandbags, and check windows for leaks.
- Cover up damaged property with tarps or bring valuables inside.
- Take comparison photos to show property damage after the hurricane.
- File a claim with your insurer as quickly as possible.



YOUR INSURANCE COMPANY MADE YOU A DEAL

Insurance companies may deny your claim even when presented with overwhelming evidence of loss. You don’t have to stand for this. If your insurance company won’t pay for damage your policy covers, you can take legal action.

You may be entitled to compensation even if you think you could have prepared more.

A Q&A With Insurance Attorney Mark Nation

OF THE NATION LAW FIRM

We spoke with experienced insurance attorney Mark Nation of The Nation Law Firm. Based in Florida, he has fought for hurricane and storm damage victims for decades. We thought he'd be the perfect person to advise on preparing for storm season and filing a successful insurance claim.



WHAT'S YOUR ADVICE TO HOME AND BUSINESS OWNERS PREPARING FOR STORM SEASON?

MARK NATION: The first thing I tell people is to double check their insurance coverage. There, unfortunately isn't that much anyone can do to prevent damage to property in a serious storm like a hurricane, outside of the obvious things like sealing up windows and doors tightly and putting away outdoor furniture. That means that the most important thing anyone can do to prepare for storm season is to make sure they have the right insurance coverage.

The right coverage means confirming that your policy works for you on three levels: Total coverage amount, deductible, and coverage area.

- **Total coverage amount:** Confirm that the dollar amount will be enough to allow you to fully repair or rebuild your property in a worst-case scenario.
- **Deductible:** Can you pay the deductible built into your policy? Homeowners insurance policies can have deductibles slipped in that are tens of thousands of dollars—too high for the policyholders to afford. Make sure you understand your deductible amount in actual dollar terms, not just as a percentage number. If you can't afford that deductible, you can't afford that policy and it becomes almost useless to you.
- **Coverage area:** Most home or business owners insurance policies are going to have exclusions. An exclusion is a condition in the insurance contract saying that if the damage to your property happens in certain specific ways, the insurance company doesn't have to pay for it. Exclusions can include things like types of water and wind damage or hail damage. You need to make sure that your policy doesn't exclude the kinds of damage that are most likely to happen in your area and likely to cause the most damage.

SO READ THE INSURANCE POLICY CAREFULLY?

MN: That certainly couldn't hurt, but it also wouldn't be enough. An insurance contract is a legal document, and legal language is nothing like the language you or I use normally. It can be very difficult if not impossible for the average property owner to figure out exactly what's in their insurance contract just by reading it. That's why I always tell people to find an insurance agent they can trust.

An insurance agent you can trust means someone you can ask all your questions in plain language and get clear, honest answers in plain language. And try to get these answers in writing, whether via email or text. Ask about the coverage amount, ask about the deductible, ask about the exclusions. Ask about "wind-created openings" and whether your policy requires that the wind punch a permanent hole through your roof or walls or windows in order to trigger their responsibility to pay for water damage. Because policies that have "wind-created opening" requirements are bad for policyholders. If the policy your insurance agent is offering has it, ask them for a different one and don't let them talk you out of it. These policies are bad news.

Going through an online insurance broker might be easier or cheaper right now, but it may cost you a lot more down the line.

DOES IT MAKE SENSE TO UPGRADE OR REINFORCE PROPERTY TO TRY TO PREVENT DAMAGE?

MN: If you can prevent damage, then sure, it's worth it. It's better than the hassle of going through the claims process, and your insurance company might even give you rebates. But remember that hurricanes and other storms are powerful things, and man's options for preventing damage in the face of that power will always be limited. Again, the best protection is to make sure you have the right insurance.

HOW WOULD YOU ADVISE PEOPLE TO STAY SAFE DURING AND AFTER A STORM?

MN: The biggest thing is to always listen to evacuation orders. Hurricanes and other storms can be very serious business and extremely dangerous. If your area is under an evacuation order, it's because there's a really good chance that things are going to get bad. There's nothing you can do to protect your property during a storm, so get out as soon as you can when that order comes down.

If you're caught in a storm, stay indoors and don't use generators indoors during or after the storm. People in Florida die every year from carbon monoxide poisoning from generators used inside an enclosed space. And after the storm, keep yourself and your children out of standing water like puddles or overflowing streams and ponds; they can be hiding dangerous bacteria, chemical runoff, or even wild animals more exotic and angry than you'd rather meet. And avoid downed power lines and other debris.

IF MY PROPERTY IS DAMAGED, WHAT SHOULD I EXPECT THROUGHOUT THE CLAIMS PROCESS?

MN: A large percentage of property damage claims are handled quickly and favorably. You file a claim right away, they get back to you right away, investigate and then pay your claim. But not everyone is so lucky. Many people get one of three bad responses: No, slow, or low. That means, either they deny your claim outright, or they offer you less than the damage you took will cost, or they just slow down the entire process and delay, delay, delay.



WHAT ARE MY OPTIONS IF THAT HAPPENS?

MN: The first thing I want everyone to remember is this: If an insurance company denies, delays, or lowballs your claim, do not be intimidated! You have the power to fight back. And the best way to start is by calling a lawyer who represents policyholders.

Calling a lawyer also happens to be the one thing the company hopes you won't do. Every case we've ever won started with a "no" or delay, or lowball from the insurance company. We know every method, every tactic, every trick insurance companies use to get out of paying legitimate claims. Denying justified claims isn't an accident or an oversight; it's baked into their business model. They're relying on the fact that most of the people they deny, lowball, or delay will give up and won't call a lawyer. Because once you call a lawyer, it's a different story.

HOW WILL HAVING A LAWYER HELP?

MN: You have everything to gain and nothing to lose by hiring a lawyer. You pay nothing for us to evaluate your case and nothing for us to investigate, and litigate it. You only pay if we win, and in most cases in Florida, you don't even pay that; insurance companies have to pay attorney fees here if we win.

And with a lawyer, you do have a much better chance of winning. The system the insurance companies have built is designed to frustrate and slow down people going it alone. We know that system; we fight to stop it in its tracks. Many, many people who gave up on their claim and paid for their property repairs themselves may have avoided it if they had just spoken to a lawyer first.

If your readers take away anything from our conversation, I hope it's that they don't need to be intimidated by the insurance company. Help is available — help that can make all the difference.

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YOUR CLAIM IS
NOT COVERED

DID YOU FILE A CLAIM ONLY TO BE TOLD NO?
LET US HELP YOU TURN NO INTO YES.

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Fight for Your Insurance Claim Payout

Many people assume that their relationship with their home or business property insurance company is going to be like their relationship with the rest of the companies who make, sell, or provide the goods and services they purchase: You buy, and they try to keep you happy.

But insurance is not like most other products.

Insurance is a gamble, and when you buy a policy, the insurance company is making a bet. It makes its wager based on sophisticated calculations and historical data, but it's also making a bet directly against you. The company is wagering that even if your home is damaged by a hurricane or tornado in a way that should require it to pay, there's a good chance it's going to get away with paying less than it owes or even not paying at all. And it invests as much in that part of the bet as it does in its data-crunching departments. If they had their way, every single one of the millions of claims filed every year would be denied.

Insurance companies are built to pay out as few claims as possible.

It's important for you to understand this. Because of the way insurance as an industry works, the company's job boils down to one simple mission: find a way not to pay you. So if you want to protect yourself, you need to know your options.



HOW TO PROTECT YOURSELF

Protecting yourself starts with knowledge. Don't treat your insurance contract like online terms-of-service agreements you blindly click through. Make sure you know what kind of damage to your home the insurance company is agreeing to cover and what it explicitly says it won't cover, and know the various conditions that can free it of responsibility.

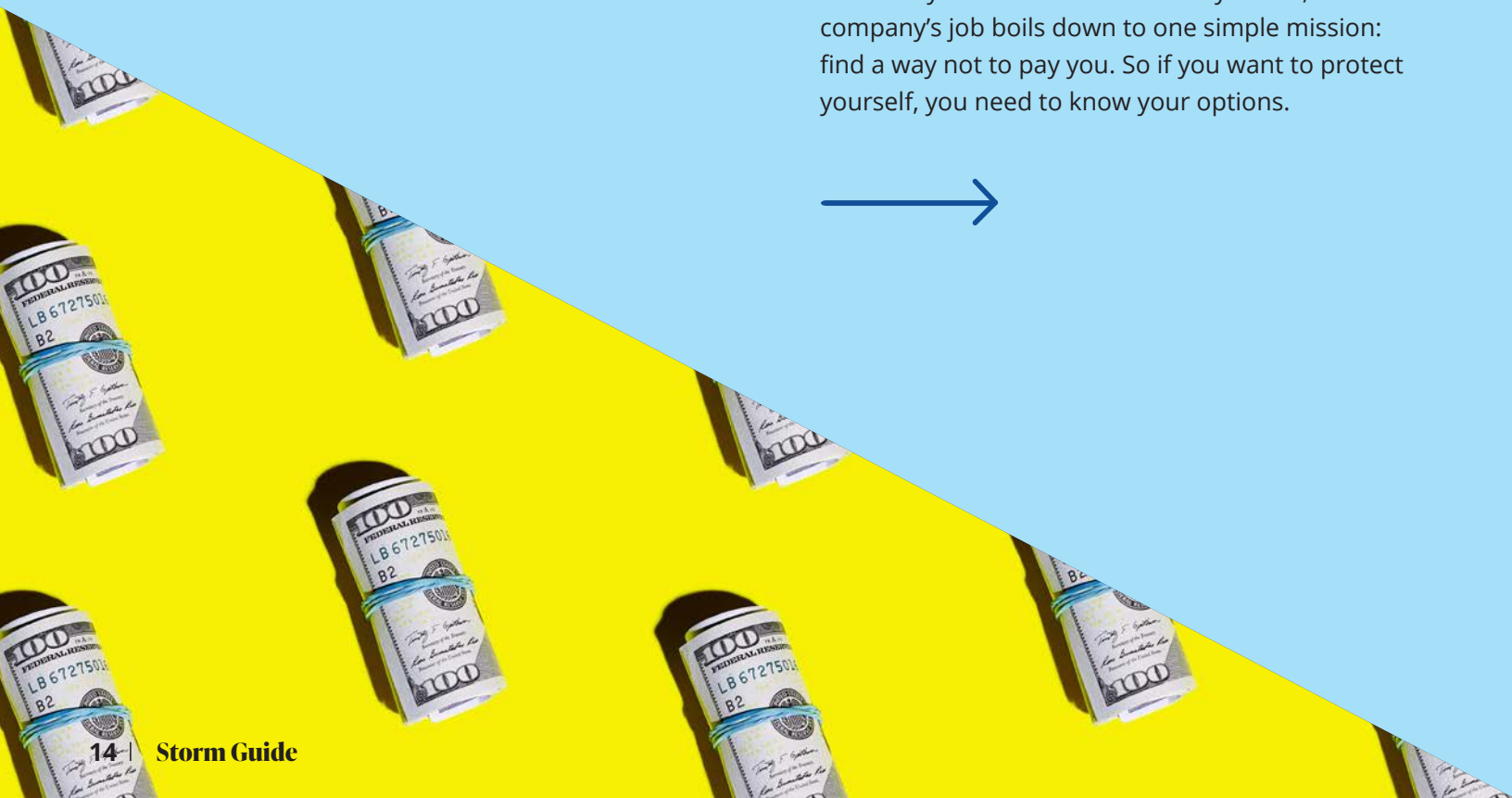
The next step is gathering evidence. Make sure you have pictures of the way your home looks now in its normal state to compare against what it might look like if you suffer damage from a hurricane, tornado, or other weather event.

And finally, know your rights. Insurance companies have to follow certain laws and standards when responding to and processing your claim, and you should know what they are. (For more info, see the Homeowners and Condo Owners Insurance Claim Bill of Rights and Business Owners Insurance Claim Bill of Rights on page 5.)

FIGHTING BACK

In the event that your claim is denied, delayed, or otherwise improperly handled, you have options. Now that you know how insurance companies tend to operate, you won't be surprised—you'll be prepared—and you'll have an attorney you trust on speed dial. We hope that's us at Morgan & Morgan. We have a strong record of getting results for our clients. Insurance companies know our reputation and that we're willing to invest the time and resources it takes to fight to win.

Your insurance company will try not to pay your claim. Don't let them get away with it.



Hurricane History

THE DEADLIEST
U.S. STORMS
IN 100 YEARS





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What's the Story Behind Hurricane Names?

A hurricane is a force to be reckoned with. In 2018, hurricane Michael caused almost \$50 billion in damage and was the first Category 5 storm to make landfall in the U.S. since 1992. In 2017, Hurricane Harvey made landfall at San Jose Island, Texas, and caused over \$125 billion in damage across Texas and Louisiana, second only to Hurricane Katrina for the most costly storm on record. Hurricane Sandy in 2012 ravaged the Northeast, killing more than 200 people.

Because of the level of destruction caused by these storms, there will never be another hurricane named Harvey or Sandy. But why are they named at all? And how are the names chosen? Here is the story behind hurricane names.

South Pacific or Indian Ocean are called cyclones, and hurricanes are tropical storms that form in either the Atlantic or Eastern Pacific Basin. They are monitored by the National Hurricane Center.

These squalls are given names when they display a rotating pattern and wind speeds of at least 39 miles per hour. Once those speeds reach 74 miles per hour, the storm is classified as a hurricane.

The word "hurricane" was first used to describe localized tropical tempests in the West Indies. It comes from the Spanish word "huracán," which in turn comes from the name of the Taíno god of the storm.

WHY DO HURRICANES NEED NAMES?

Hurricanes are given names to facilitate communication about them. Meteorologists need a way of denoting storms while they observe and track their movement. Also, multiple cyclones can develop at once in an ocean basin, so a means of differentiating between them is necessary.

Naming tropical storms and hurricanes also helps forecasters send warning messages quickly and effectively to the press and the public, which increases safety. Short, familiar names are easy for the media to report on; for professionals to discuss between stations, coastal bases, and ships at sea; and for homeowners to keep track of.

WHAT COUNTS AS A HURRICANE?

Storms are classified depending on where they form. Weather systems that take shape in the Northwest Pacific are called typhoons, ones that originate in the



WHAT’S IN A NAME?

Hurricanes are given names to facilitate communication at first, meteorologists used latitudes and longitudes to designate weather events, but this method was not conducive to easy communication.

That’s why today, tropical storms and hurricanes are named alphabetically. Each year, the names are picked from one of six lists kept by the National Hurricane Center in Miami and maintained by the World Meteorological Organization. Each is used for one year and comes back into play after the others are cycled through. The lists alternate between men’s and women’s names, and the less common letters Q, U, X, Y, and Z are not used.

The names were chosen to reflect the people of different regions, but hurricanes are not named for any particular people.

To be respectful and avoid confusion, meteorologists retire particularly deadly or costly storm names. In addition to Matthew and Sandy, the names Camille, Andrew, and Katrina have been taken off the lists.



THE HISTORY OF HURRICANE NAMES

Forecasters have needed a way to communicate about storms for centuries, but the current system was not established until 1979. The process of naming hurricanes has a fascinating, and at points contentious, history.

In the late 1800s into the early 1900s, hurricanes, cyclones, and typhoons were named only after they hit. A storm was designated after the circumstances of its existence, such as the location where it struck, the saint’s day it fell on, or the damage it left behind.

The Atlantic Oceanographic and Meteorological Laboratory traces the tracking of tropical systems by name back to an Australian forecaster named Clement Wragge in the early 1900s. He used alphabetical letters to identify storms at first, then started using South Sea Island girls’ names.

According to the AOML, when Wragge became frustrated over lack of funding, he began naming the storms after politicians he disliked.

In 1941, author George Stewart, inspired by Wragge, had the meteorologist in his novel “Storm” name Pacific systems after former girlfriends. The novel was popular among U.S. Army Air Corps and Navy forecasters, who soon began referring to Pacific storms by their girlfriends’ and wives’ names among themselves. Agencies eventually needed an official system for differentiating between and tracking storms in the Atlantic and Pacific basins. In 1947, the U.S. Air Force started using the Army/Navy phonetic alphabet to refer to hurricanes in internal communications between aircraft and weather centers.

In the summer of 1950, when three hurricanes developed at the same time in the Atlantic Basin, the ensuing confusion among the public and press provoked the solidification of the naming procedure. When a fourth storm hit, what was then called the U.S. Weather Bureau named it Fox.

Forecasters used the Army/Navy phonetic alphabet for storms in the Atlantic Basin between 1950 and 1952.

Instead of adopting the International Phonetic Alphabet when the military list was deemed Anglocentric, the Interdepartmental Hurricane Conference and the Weather Bureau agreed to start using women’s names to label storms in 1953. Within a year, people began to criticize this decision.



According to the Times-News, in 1955, a politician, Rep. T. James Tumulty, D-N.J., told a reporter that “by following the practice, the weather bureau ‘tends to treat a serious matter frivolously and may even aid to the deaths, injuries, and destruction’ caused by hurricanes by unconsciously prompting the public to regard them frivolously, too.” He suggested his own list of solemn names that he thought would get people to take storms more seriously.

Others called out the practice of using only female names as a form of slander against women. In the 1970s, Roxcy Bolton, vice president of the National Organization for Women, petitioned the newly renamed National Weather Service to stop.

Research published in the 2014 Proceedings of the National Academy of Sciences concluded: “U.S. hurricanes used to be given only female names, a practice that meteorologists of a different era considered appropriate due to such characteristics of hurricanes as unpredictability.”

Men were finally added to the hurricane name list in 1979 under the command of Robert White, administrator of the NOAA, who stated “that it was more in tune with the era and that in this day and age, it was the sensible thing to do to name some hurricanes after men.”

ARE HURRICANE NAMES NOT THREATENING ENOUGH?

Tumulty may have been onto something when he raised the alarm about how the public reacts to the connotations of a hurricane’s name.

The researchers from the National Academy of Sciences study stated that historically, hurricanes with female names cause more deaths than masculine ones, suggesting that people don’t prepare as much for feminine-sounding storms. The paper recommended that policymakers consider a new naming system that wouldn’t allow people’s behavior to be affected by preconceived notions.

The study’s methodology has come under scrutiny, however.

“It could be that more people die in female-named hurricanes simply because more people died in hurricanes on average before they started getting male names,” said Jeff Lazo, director of the Societal Impacts Program at the National Center for Atmospheric Research, CNN reported.

One thing is for certain: Whether it’s named Alexander or Alexandra, a hurricane must be taken deadly seriously.

Has your home or business suffered property damage from a storm? Has your insurance company lowballed or denied your claim? If so, our hurricane insurance lawyers may be able to help.



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How COVID-19 May Affect Your Claim

Insurance companies have their backs against the wall. Not only was 2020 a historic hurricane season but COVID-19 introduced a flurry of additional claims involving business interruption, among other types of losses. As a result, some providers are struggling to pay their policyholders' claims.

But two things are certain:

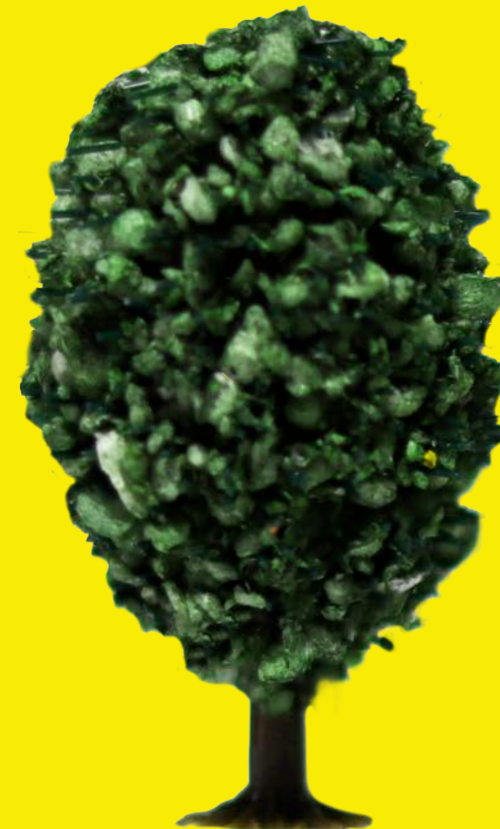
1. You should receive the full amount you're owed, no matter the insurance company's situation
2. Insurance companies will, more than ever before, do what they can to avoid paying up

Insurance providers are known for using deceitful tactics to avoid paying claims. For example, they might:

- Undervalue your claim
- Argue that specific losses aren't covered under your policy when they are
- Deny that you have coverage at all
- Delay processing or paying your claim
- Require that you sign a release of supplemental claims
- Tell you that you shouldn't hire a lawyer

Don't accept it. Our attorneys can identify the true value of your claim and fight to recover every cent you're owed.

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\$165,000

referral fee paid on
a homeowners
sinkhole case

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