

Your Property Insurance Rights:

WHAT YOU NEED TO KNOW



MORGAN & MORGAN®

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.

Insurance Questions & Answers

Q. WILL MY INSURANCE DROP ME IF I CALL A LAWYER?

A. 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?

A. 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?

A. 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.

Homeowners 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 home (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 homeowners insurance policies are "replacement cost" policies — **your insurer is not allowed to make any deductions or depreciation because of age.**

Most homeowners 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 home was a total loss, your insurer is liable for **the total amount of money for which the property was insured.**

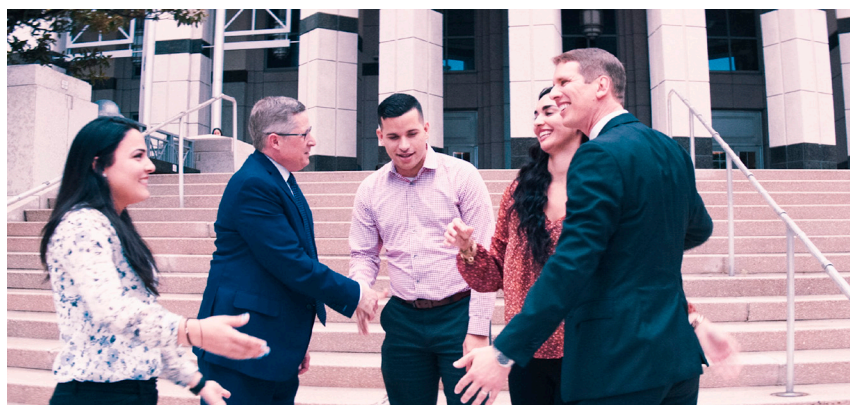
If your home is a **mobile or manufactured home**, your insurer cannot avoid its obligations under the insurance policy by saying your home was not properly installed.



Why Choose Morgan & Morgan?

America's largest personal injury firm has the resources, workforce, and experience to give your case the best possible outcome. Some law firms will charge expensive rates for their service yet haven't tried a case in years. Our attorneys, on the other hand, aren't strangers to litigation and are prepared to work with your case every step of the way.

For the last three decades, Morgan & Morgan has helped thousands of families during their time of need and has recovered over \$15 billion in damages along the way. We believe that no one should have to fight a bully on their own, which is why we'll do anything in our power to help you hold the at-fault party responsible for their intolerable behavior. Overall, we're a family-centered firm, and we'll never allow someone to take advantage of your loved ones.





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[®]

Attorney advertising. Past results don't guarantee future outcomes. Morgan & Morgan, PA. 20 North Orange Ave, Suite 1600, Orlando, FL 32801 EDT_082018