

HURRICANE SEASON IS UPON US

June 1st marked the beginning of Hurricane Season. Authorities anticipate that the 2014 hurricane season will be an active season. However, Florida residents are reminded that it only takes ONE hurricane making landfall to make it an active season for YOU. Therefore, please prepare the same for every season, regardless of how much hurricane activity is predicted.



FLORIDA HURRICANE PERSONAL PREPAREDNESS & DISASTER SUPPLY KIT

J.P. encourages every Floridian to take personal responsibility for their family's hurricane preparedness. A personal disaster plan and a well-stocked disaster supply kit are necessary to ensure your family's safety and security during a hurricane.



J.P. has built his entire career on protecting the rights of insurance policyholders, personal injury and wrongful death victims and fighting for the rights of Florida consumers and small businesses. Prior to attending law school, J.P. worked as a claims adjuster for a busy independent adjusting firm in Miami where he handled hundreds of claims. Before launching his own law practice in 1994, J.P. worked for a prominent insurance defense firm in Miami. He now uses the insight that he gained working for the insurance industry for the benefit of his clients. J.P. has recovered millions of dollars for victims of denied or underpaid insurance claims, victims of catastrophic personal injuries and wrongful death and on behalf of those that have been taken advantage of by Big Business and Big Insurance. In Miami-Dade County call J.P. at (305) 461-1095 or toll free at (866) 71-CLAIM or fill out the short online contact form at www.YourAttorneys.com.



YourAttorneys.com

Residents of Miami-Dade County should already begin preparing for the 2014 Hurricane Season by preparing a personal and business disaster plan. As we have already learned from prior hurricanes and other disasters, emergency workers may not be able to help you right away. In fact, it may take three or more days for help to arrive.

Having a plan in place right now will help you take care of your family and business during and after a storm.

Your disaster plan should include:

- Recommended amounts of non-perishable food and water based on your family's specific needs.
- Emergency contact information for your local emergency responders, family and friends, employer, and maps of the local evacuation zones.
- Checklists of important steps to take before, during, and after a disaster.
- Steps to take in preparing your business for a disaster, if you are a business owner.

Building a disaster supply kit is a simple

and effective way to make sure your family has enough water, food, medicine and other essential supplies when other resources may not be readily available. Different families have different needs, so you need to be sure to take into account your family's specific needs.

Please visit www.FloridaDisaster.org for more tips and information on how to protect your family, home, and business before, during, and after a storm.

It is vital that you stay informed of the latest information during an approaching storm by monitoring a trusted local information outlet, and knowing when to put your family disaster plan into action. The best way for you to make your family, home and business safer is to be prepared before a disaster happens.

TIPS DEALING WITH YOUR INSURANCE COMPANY AFTER A STORM:

Mitigate, Document & Notify

If you suffer wind or water damage to your home or business as a result of a hurricane:

Mitigate

Use your best efforts to make temporary repairs so that the damages to your property don't get worse. This will prevent the insurance company from later claiming that

your hurricane damages are the result of your failure to mitigate your damages. For example, if you have a roof leak, hire a roofer to put a tarp over the leak area. Try not to pay any repairs in cash and if you do have to pay in cash, get a receipt, name and contact information for the repair person. Submit the temporary repair receipts to your insurance company for reimbursement. Use common sense. And don't personally engage in repairs that will place you or your family in danger.

Document, Document, and Document

Take photos and video of your property PRIOR to a storm. And take photos and video of your damaged property AFTER a storm. Hold on to any receipts and estimates for repairs. Get the contact information for any contractors that come to your property to give you estimates. Do not throw out any correspondence or documents that are sent to you by your insurance company. If you are mailing anything to your insurance company do it by certified mail, return receipt requested, and make copies of whatever you are sending for your records. Keep a journal of all of your communications with your insurance company. If you become aware of any witnesses that have knowledge of any aspect of your claim, record their name and contact information. Don't throw out any of the hurricane damaged items in your house.

Notify

Put your insurance company on notice of the hurricane damage to your property promptly. Call your insurance company and let them know what happened. Get the name and contact information of the insurance company adjuster assigned to your claim and the claim number assigned to your claim. Consider engaging an experienced insurance claims professional to help you with your claim.

Don't quit on your claim just because your insurance company quit on you!

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