

The background of the entire page is a photograph of a light-colored, textured wall. A large, jagged crack runs diagonally from the upper right towards the middle of the frame. In the center of the wall, there is a small, square, rusted metal object, possibly a vent or a piece of hardware. Below this object, there is a small, irregular hole in the wall. To the left of the wall, a portion of a dark wooden structure, possibly a roof or a balcony, is visible. The overall scene suggests significant structural damage, likely from a blast.

**MORGAN & MORGAN®**

# Blasting Damage Lawsuit

## *A Guide*



# It All Adds Up

Where do granite, limestone, marble, and many other industrial rocks and minerals come from?  
*It might be your backyard.*

Miners extract these rocks and minerals in quarries all over the country, and sometimes those quarries are located really close to homes, businesses, or other buildings.

This matters because rock quarrying is an **explosive business**, literally. Miners set off multiple explosions a day in order to extract the rock, with each one being able to move up to 40,000 pounds of rock in an instant.

These explosions set off shock waves that can be heard and felt for a long distance, and this shock wave can cause damage to structures like your home or business. You may not even know it's happening until the cracks start appearing in your windows, walls, ceiling, or foundation.

So what do you do about the damage? **Many insurance companies will refuse to pay** for it, either by denying that it was caused by blasting, or by denying that the policy covers blasting damage. But if your claim is denied, you shouldn't give up.

The Morgan & Morgan Insurance Recovery Group is here to help. We fight back against unfair insurance claim denials, and we're ready to get to work on your blasting case. Call today for a free consultation to get started.



# Your Home In The Danger Zone

Blasting used to be less of a problem because far fewer homes and structures were built in the immediate vicinity of active quarries. That has changed in recent years as cities and neighborhoods expand outwards. Today, there are **homes located just 1000 feet from active quarries.**

Most home insurance policies will include coverage for blasting damage. Exclusions for such damage are rare, because blasting damage has only become a serious problem in certain areas recently.

The home inspector hired by the insurance company will often find that your damage was not caused by blasting, and that makes sense. But qualified independent inspectors can find differently, and give you grounds to contest the denial of your claim.

## Fight For What You Deserve

Despite what they may want you to believe, the insurance company does not get the final word on whether a claim is justified or not. **The law does.** Every insurance case we've ever won, and we've won a lot of them, has started with a "no" from the insurance company.

So give us a call. If your claim has a chance, we'll let you know, and we'll get to work fighting for you. The consultation is always free, and you'll never pay a penny unless we win for you.

We've recovered \$7 billion for our clients to date, and we'd like to fight for you too.

“

*You'll never pay a penny unless  
we win for you.*

# FAQ

## ***What are the signs of blasting damage?***

If you have one or more of the following and you live in the vicinity of an active quarry, you may be suffering blasting damage:

- Cracks in the windows
- Cracks in the walls
- Cracks in the floor
- Cracks in the ceiling
- Cracks in the foundation
- Leaking water pipes

## ***Will I have to pay for an inspection out of pocket?***

If you are considering filing a claim, or have already had your claim denied, give us a call and we'll have an inspector come out to look at your property at our expense. Call today to get started.

## ***I have already made repairs out of pocket. Can you still help me?***

Possibly. Paying for repairs out of pocket will not necessarily invalidate the insurer's responsibility to compensate you. Sometimes you don't have time to wait for the insurance company's decision because the repairs are that urgent. You might still be entitled to coverage. Call to have your case examined for free to find out.

## ***Can I afford to hire a lawyer?***

Absolutely. Morgan & Morgan operates on the contingency-fee model, which means we only get paid if we win. There's no upfront fee, and you won't be charged for any costs or fees during the case. So no matter your financial situation, you can always afford top quality legal representation.

# Who We Are



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*We aim to give more people a  
chance at justice.*

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

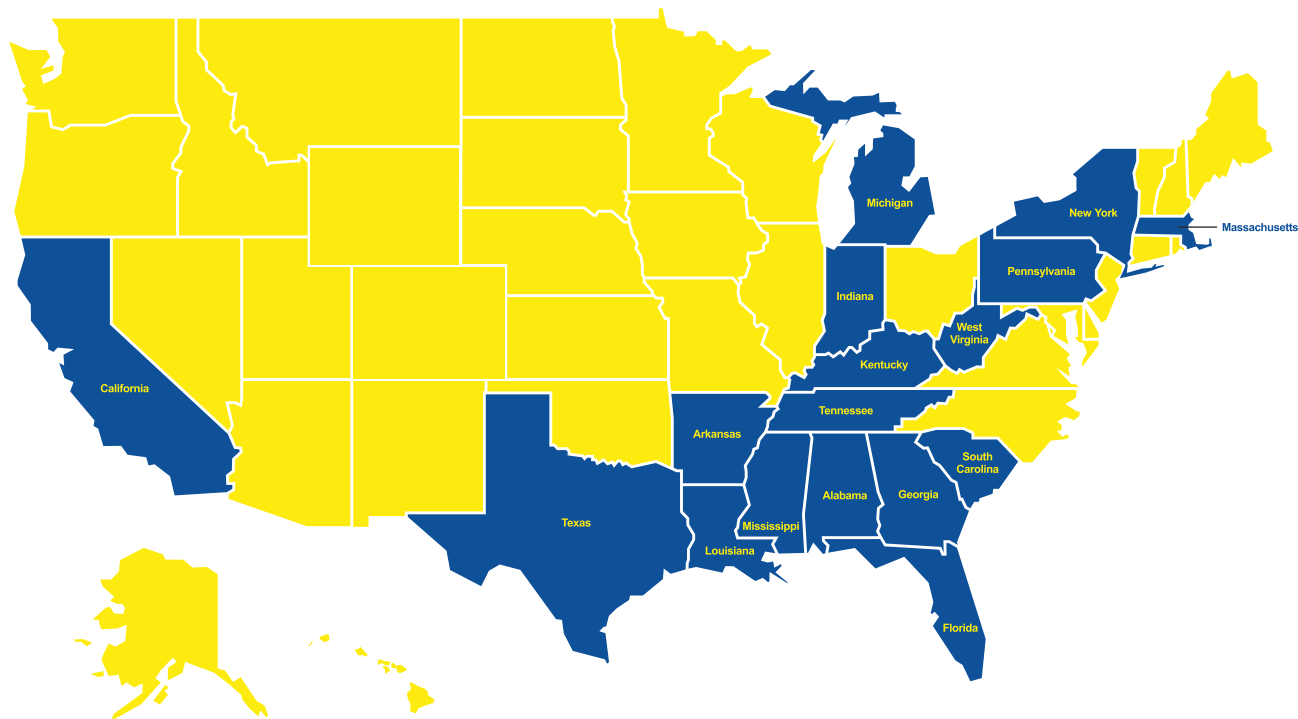
*Everywhere for Everyone.*

- Birth Injuries
- Brain Injuries
- Breach of Warranty
- Burn & Fire Injuries
- Business Litigation
- Business Interruption Claims
- Car, Truck and Motorcycle Accidents
- Child Sexual Abuse
- Civil Rights
- Class Actions & Mass Torts
- Construction Accidents
- Deaf & Disability Rights Unit
- Dog Bites/Animal Attacks
- Employee Rights
- FCRA
- 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

### ● OFFICE LOCATIONS

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



# Attorney Growth & Successes

2019

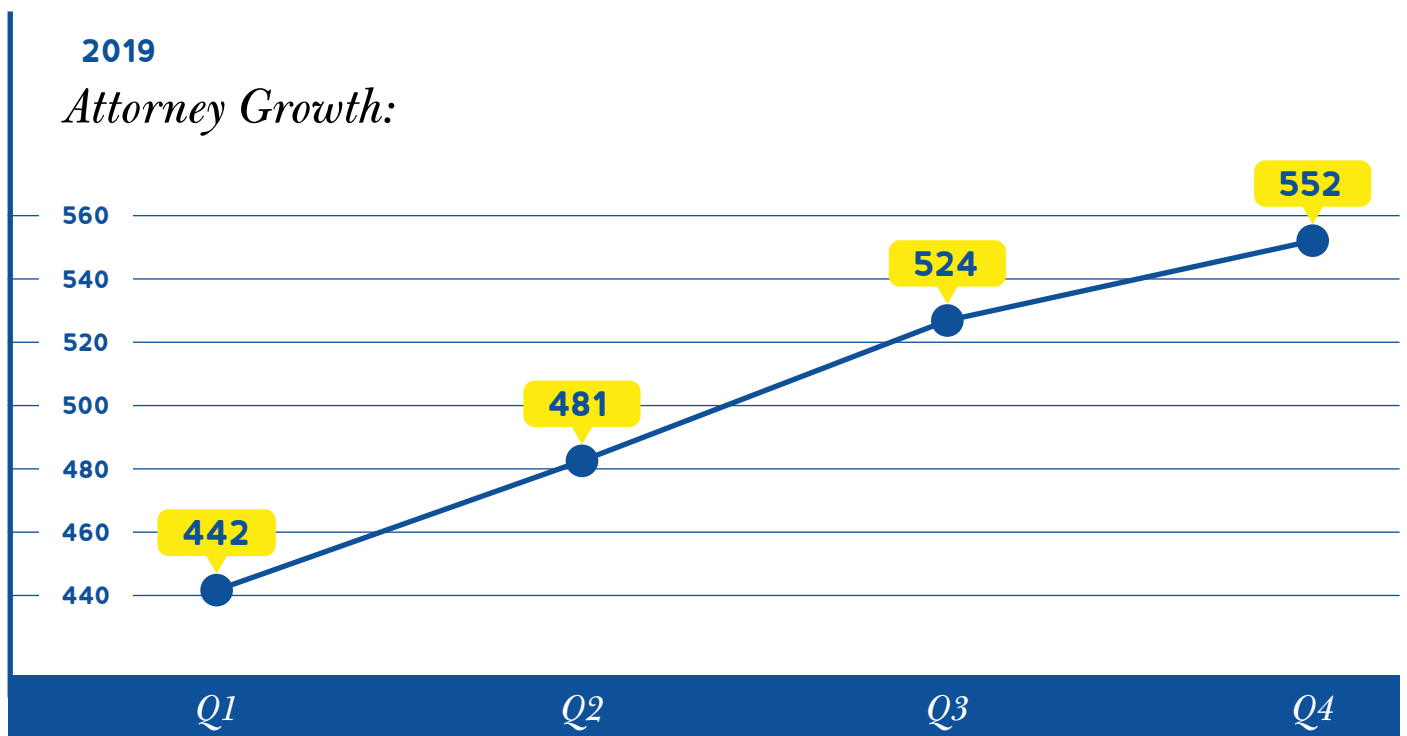
*Total Amount Recovered:* **OVER \$1 BILLION**

2019

*Total Cases Resolved:* **50,000**

2019

*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. I was very grateful that they were so accommodating.

**- Z.A., ATLANTA, GA**

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**

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, LOUISVILLE, KY**

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*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.*

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 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**



# 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.

#### *Featured In*

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

# We Can Help You Fight Back

**30**

Years

**\$7**

Billion Recovered

**\$0**

Upfront Fees

No matter your financial situation, you deserve the kind of legal representation it takes to go up against massive corporations – like the insurance companies who refuse to pay for blasting damage. If your home has been damaged by blasting, and your insurer is refusing to pay for repairs, we want to help you get the compensation you deserve.

Morgan & Morgan has been there for the people against the powerful for more than 30 years, and we've recovered more than \$7 billion to date for clients just like you. Call today. Your case review is always free, 100% discreet, and you won't have to pay a penny unless we win for you.

Don't wait. Let us take a free Second Look today.

**MORGAN & MORGAN®**