

MORGAN & MORGAN[®]

Hurricane Preparedness Checklist

**READY FOR A HURRICANE?
STEPS TO PROTECT YOUR HOME**

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HURRICANE INSURANCE TIPS | 855.893.3658 | FORTHEPEOPLE.COM



Hurricanes are one of nature's deadliest forces, bringing heavy rain and strong winds that can cause devastation. You'd expect your homeowner's 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 ensuring a successful claim. Learn about staying smart and safe here.

That Old Adage: Be Prepared

At the start of hurricane season, it's important to get an idea of how financially protected you are. This includes:

- Understanding what your homeowner's 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 closeups of important features, can help show damage later.
- Every hurricane 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; and
- 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 medication you or a family member might need on-hand;
- Bring objects like bicycles and pa
- Move valuables and furniture to the higher floors of your home in case of severe flooding;
- Unplug propane tanks and small appliances; and
- Turn off utilities, if directed to by authorities.

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

During the Hurricane

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

- Conserve food and water. 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 some 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.

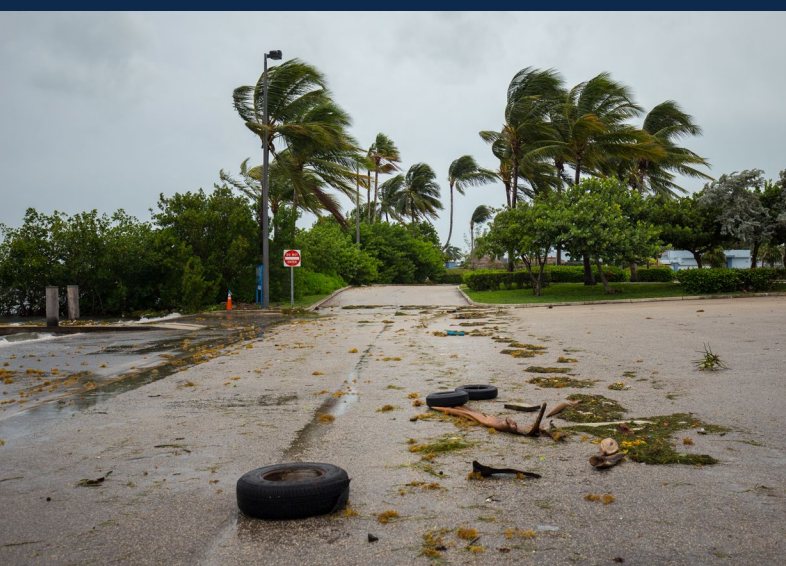
Contact emergency services if you think you're in immediate danger. Stay in the highest parts of your home to avoid flooding, or in an interior room without windows to shield yourself from heavy wind.



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; and
- File a claim with your insurer as quickly as possible.

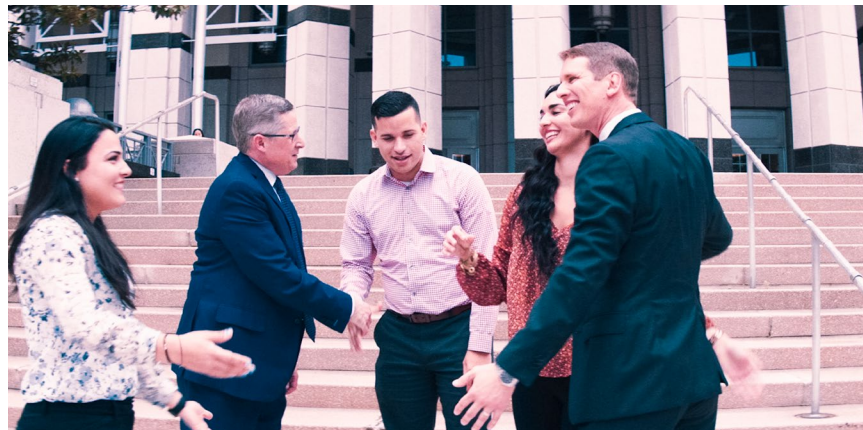




About Us

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



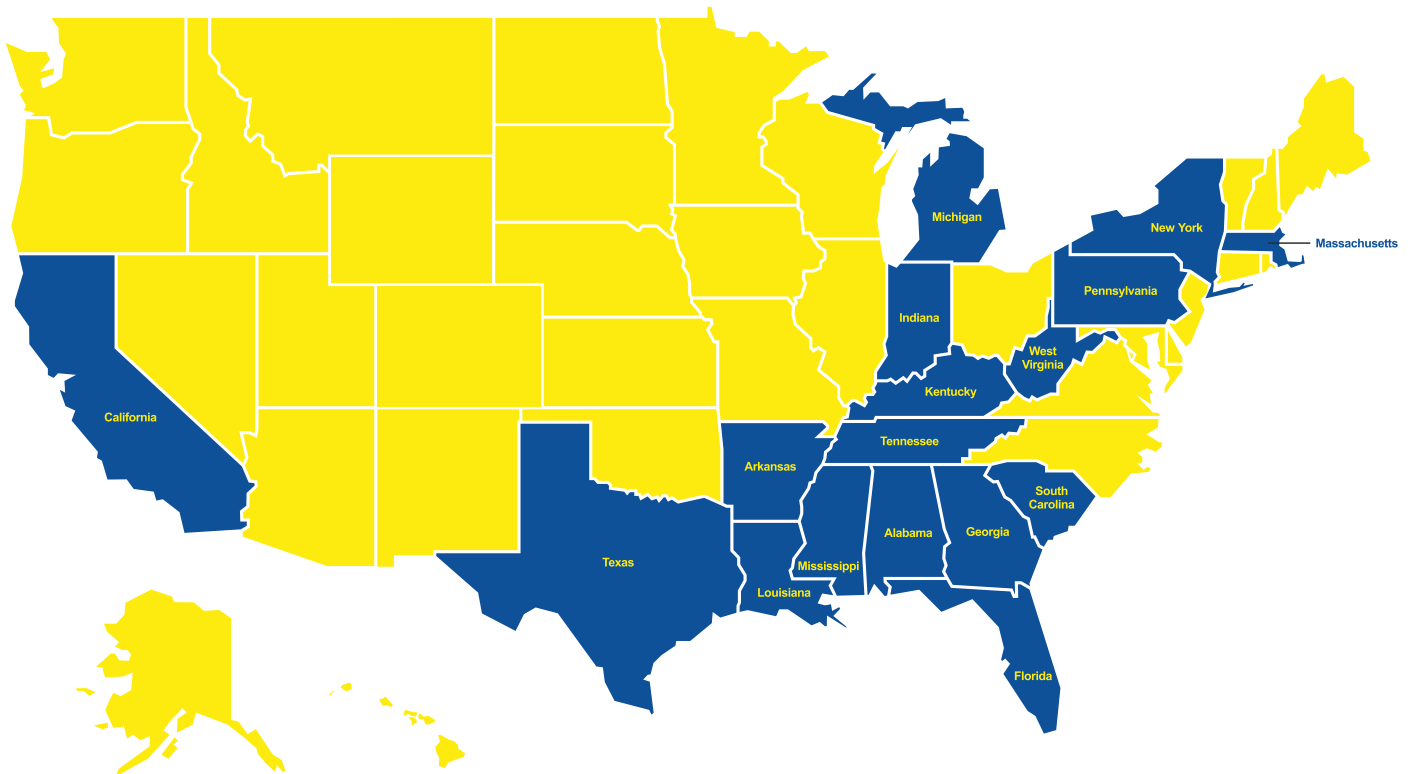
Wrongful Death



Office Locations

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

● OFFICE LOCATIONS





Attorney Growth & Successes

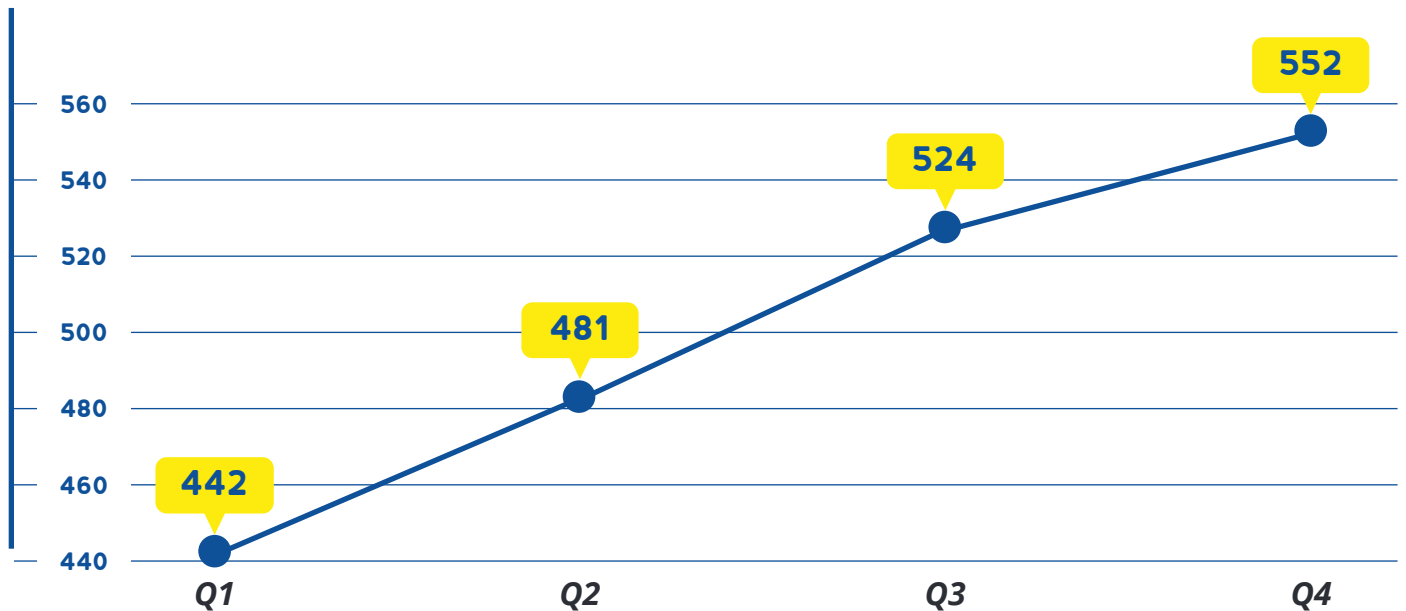
2019

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.

Hurricane Preparedness Checklist

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.





































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 may be able to take legal action.

Contact us today for help filing a claim, or reacting to a denied one. You may be entitled to compensation, even if you think you could have prepared more.

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