

# Florida Hurricane Insurance Claim Attorney David Charlip on Hurricane Ian and Filing a Claim

*September 28, 2022*

September 28, 2022 - PRESSADVANTAGE -

Florida Hurricane Insurance Claim Attorney (https://charliplawgroup.com/practice-areas/consumer-interests/insurance-litigation/hurricane-claims/) David Charlip released a new article explaining how to file an insurance claim after a hurricane, such as September 2022 hurricane Ian. The lawyer explains that a person's initial response might be to call their insurance agent or property insurer if they have experienced property damage or any other covered loss after a hurricane. One naturally wants their claim to be resolved quickly so they can either begin fixing the damage or get paid by their insurance to make up for their losses.

According to the Florida hurricane insurance claim attorney, "What you file a claim, how you structure your claim, how aggressive you are, and your overall strategy will set the tone, content, and parameters of your claim and will 'cast the die' on whether your claim will be successfully paid or contested by the insurance company in time-consuming and expensive litigation."

The lawyer further discusses that an attorney can assist a person in getting their payout if they need to file an insurance claim after sustaining property damage from any kind of casualty loss. If someone hires a hurricane insurance law firm to represent them in a property damage claim, they may secure a skilled negotiator by their side to give them advice and guidance every step of the way, as well as negotiate with the insurance company. If appropriate and requested, the attorney may be able to represent their legal and financial interests in the court of law.

A claimant will also have the assistance of a specialist who is knowledgeable about the intricacies of the insurance industry. In addition, one's attorney has the option of taking the insurance company to court if they believe the insurance company's action violate the terms of their insurance policy agreement. The first step after experiencing any kind of loss or property damage should be to get in touch with an attorney.

Attorney David Charlip mentions that it can be challenging to predict how and to what extent natural catastrophes, particularly hurricanes, will continue to affect enterprises, industries, and commerce in a certain location over time. In many circumstances, local businesses may continue to experience damage for two or three years after a storm. Many business owners are not quite aware of the importance or consequences of being hit by a storm.

In the article, the lawyer also says that one's claim should be acknowledged by the insurance provider, who should then dispatch an adjuster to the victim's premises to assess the damage. The insurance provider should give the victim enough money to repair their property and get it back to its pre-loss condition when the claim is filed and the damage is evaluated.

?Often, insurance companies will deny coverage or offer little to no money as compensation for your loss, attempting to settle your claim for a nominal amount. That is legally referred to as ?bad faith?. A bad faith legal claim arises when your insurance company either wrongfully makes a final denial of your claim or makes a final offer of payment that would not allow you to make the necessary repairs. A bad-faith claim against your insurance company needs to be handled by an attorney.? says the hurricane insurance claim attorney.

Lastly, Attorney David Charlip highlights that the greatest actions to take are preventative ones because of the several insurance difficulties that may arise from storm damage. That's why it is important to get in touch with a Florida hurricane insurance claim attorney who can assist in building an action plan for one's company and evaluating their commercial insurance coverage.

#### About Charlip Law Group L.C

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*At Charlip Law Group, LC, we provide litigation and transactional services in areas such as foreclosure defense, mortuary litigation, personal injury, cruise ship injury, and business law.*

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