



**September 8, 2016**



COMMUNITY ADVOCACY NETWORK

## ***Community Advocacy Network Alert***



**Alan B. Garfinkel, Esq.**  
Founding Partner  
CAN Chairman

**Hermine became the first Hurricane to make landfall in Florida since Hurricane Wilma on October 24, 2005. Hermine made landfall as a Category 1 Hurricane just east of St. Marks, Florida at its peak intensity.**

From Florida to New York City, public events were cancelled, beach swimming banned, and schools closed; leaving many to change their Labor Day holiday plans and prepare for the storm. About 70,000 homes and business were left without power in the Tallahassee area, where winds reached 80 mph and collapsed utility poles and power lines onto the soaked grounds from the rain.



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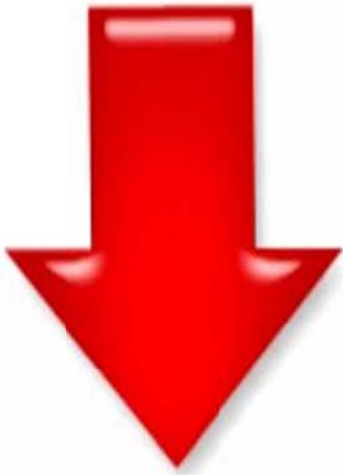
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**Hurricane Hermine was thankfully not life threatening, but I do want to take this opportunity now to specifically address what happens when a Hurricane or other natural disaster wrecks havoc on your property.** Most of us are intimidated and unsure when they should make a Property Damage Insurance Claim wondering: Is it worth the hassle? Will my insurance premiums increase? Will they cancel our policy?

**Document Your Damage: The first thing to do is take date-stamped photos of any and all damage to your property.** Keep track of any documentation you have regarding the damage. Even if you're unsure whether to make a property damage insurance claim at this time, you may change your mind when the bills come due. **Obtain estimates for repairs from qualified and well known contractor(s).**

**Make Emergency repairs in order to protect the**



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health and safety of your residents and guests. You do not need your insurance company's "permission" to do so.

**Read the Dec Page (overview) of your policy.** It's helpful if you understand what type of coverage you have. There are many different types of property insurance policies. While some provide basic coverage, others may offer broad coverage and high levels of protection. Many policies cover hail, tornado, and wind damage - generally flood damage requires additional coverage. Levels of coverage, exclusions, and limits of liability vary from policy to policy. **Second, determine the deadline for making a claim.** You never want to be lose your rights because you missed some arbitrary deadline set by your insurance company.



**Cost to Repair vs. Deductible.** Find out if the cost to replace or repair your property damage is truly less than your deductible. If it costs \$500 to replace your broken

window, then it's not worth making a claim if your deductible is \$2,000.00. **Obtain Multiple Repair Estimates.**

**Do Not simply rely upon the Damage Estimate of your Insurance Company's Adjuster. Not only would this be unwise, it's foolish and may irreparably harm your association's ability to ever financially recover from a storm.**

Remember that insurance companies always send their employees or adjusters to inspect the damage. If you ever have any doubts about whether you are getting fair treatment from your insurance company, please feel free to contact us for more information.

**Know that you don't have to take your insurance company's offer. You always have the right to independent representation. If you suspect something just isn't adding up, it probably isn't.**



Have a safe and sunny weekend.

Yours in Community,

**Alan Garfinkel, Esq.**  
**Community Advocacy Network (CAN), Founding**  
**Partner and Chairman**

**About the Community Advocacy Network:**

The Community Advocacy Network (CAN) is Florida's leading voice for the interests of 60,000 community associations. CAN helps to lead the fight against over-regulation of private residential communities by state and local governments. Each year since its inception in 2007, CAN spearheads important State legislative reforms designed to protect and enhance Florida Community association living. CAN continues to foster financial stability and operational integrity to all common-interest ownership communities statewide. CAN was established by the Community Association Law Firm Katzman Garfinkel. For additional information please contact [info@CANFL.COM](mailto:info@CANFL.COM).

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