



Bill Voss,
Policy Holder Attorney
bill.voss@vosslawfirm.com

COVER STORY

Helping Commercial Property Owners and Business Owners Get Back on Their Feet Post-Hurricane Harvey

In late August 2017, one of the largest hurricanes in U.S. history made landfall on the Texas Gulf Coast, bringing with it nearly 10 trillion gallons of rain. Reservoirs filled above capacity, riverbanks burst and flooded, and buildings were completely destroyed. In the aftermath, Texas business owners were left facing catastrophic circumstances. At The Voss Law Firm, P.C., we know just how profound Harvey's impact on the business community has been, and we know just how difficult it is to get insurance companies to fulfill their promises to help you rebuild.

Insurance Companies Often Don't Play Fair After Hurricanes Cause Commercial Property Losses

Although a business owner faithfully pays insurance premiums, insurance companies still sometimes fight paying the true worth of commercial hurricane claims—especially when large or densely populated areas are affected. We work tirelessly to help our clients calculate the true extent of damages to their commercial property and fight the insurance companies after an unfair denial or underpayment.

What to Do If the Insurance Carrier Submitted a "Lowball" Offer for a Hurricane Insurance Claim

If you received a laughably low offer, or outright denial for your hurricane damages, you already know it's no laughing matter. The difference between a "lowball" offer and the true value of your claim can be significant. Here are some things you can do to fight an unfair settlement offer and work toward a better resolution:

- Understand what your claim is actually worth. Make sure that you have gotten thorough assessments of all your hurricane damage, including potentially "hidden" damages that can cause problems later on. Remember, too, that your coverage may not be limited to just the costs of structural damage. You also may be able to seek reimbursement of some of the costs of relocation, temporary repairs, business interruption, and more.
- Don't accept the first offer. You don't have to accept the first settlement offer you receive from the insurance company. You should know that the first settlement from the insurance company is often lower than it should be. Sometimes, the offer is too low because there has been error or something was overlooked. However, some insurance companies also routinely offer less with the initial settlement in hopes of saving their own bottom lines.
- Don't accept an offer you don't agree with. If you receive any kind of settlement offer or check from the insurance company that you don't agree with, don't accept it. As in the above situation, you should instead carefully review the offer with a qualified policyholder attorney and try to nail down why the amount is less than you deserve.

- Talk to an experienced policyholder attorney. It is still possible to recover what you need from the insurance claims process, but it takes a great deal of knowledge, preparation, and organization to work toward a more favorable outcome. Because of this, it's important to not only find a good policyholder attorney to help you, but to find an attorney who has a long history of resolving hurricane insurance claims and disputes.

Although you may not need an attorney to help with a claim, it is important to realize that help is available if your client runs into trouble. An experienced policyholder attorney can help your client:

- Assess hurricane losses thoroughly and effectively,
- Prioritize needs throughout recovery,
- Determine potential sources of recovery,
- Help plan for temporary and long-term repairs,
- Handle documentation and communication with the insurance company,
- Negotiate with the insurance company on your client's behalf,
- Maximize recovery, and
- Fight unfair delays, denials, and underpayments.

1	2	3
DENIED	DELAYED	UNDERPAID
Insurance Claim Wrongfully Denied? We Will Analyze Your Denial For Free!	Has It Been More Than 45 Days Since You Filed Your Claim & Still No Payment - Call Us!	Don't Let The Carrier Drag You Along Via Small Payments - Get What You're Owed!

It shouldn't have to be stressful to get the recovery you deserve from the insurance company. If you're ready to get help with a difficult hurricane insurance claim, we encourage you to reach out to contact us for a completely free case review. We will listen to your concerns, answer your questions, and explain more about your rights as a policyholder.



Contact Todd Farr: 832-278-9378

todd@vosslawfirm.com

26619 Interstate 45 | The Woodlands, TX 77380



No Fees Unless We Win!
100% Contingency Fee Based.