



GlobalPro

CLAIMS ADVOCATE

insurance information you can use



NAVIGATING INSURANCE CHALLENGES – DON'T LET INSURERS UNDERMINE YOUR CLAIMS, CALL US FIRST!

Now more than ever, policyholders need representation to navigate the complexities inherent in the insurance market today. Hiring a professional advocate like GlobalPro is crucial for ensuring that community associations, business owners, and high-net-worth individuals receive the compensation they deserve.

Even the Florida Department of Financial Services acknowledges the efficacy of advocates like GlobalPro. Florida CFO, Jimmy Patronis released a communication on August 12, 2024 affirming just that. In part, the communication states:

“The Florida Department of Financial Services recognizes the value of a properly licensed public insurance adjuster who can assist homeowners and commercial insureds in property claims arising out of Hurricane Debby.... Following storms, bad actors who take advantage of insurance consumers give licensed & legitimate adjusters and contractors a bad name. It’s important for policyholders to ensure that they are entering into contracts for services that comply with rules and regulations in Florida.”

Insurers frequently hire engineers to provide assessments of damage and estimators to calculate repair costs. However, the integrity of these reports is often compromised, as insurers exert pressure on these professionals to craft findings that favor the insurer’s defense. This results in misleading assertions that misrepresent the actual state of the insured property, leaving policyholders questioning the accuracy of the evaluations they rely on.

These assertions are made with the knowledge that they are misleading. Insurers are fully aware that by commissioning biased reports, they can reduce their financial liability while undermining the interests of the policyholders who depend on these evaluations for their rightful claims. This manipulation creates an environment where policyholders feel apprehensive about submitting claims, fearing that their legitimate damages will be dismissed based on fraudulent or misleading assessments.

Policyholders enter into contracts with insurers based on the expectation of receiving fair and impartial assessments. When they rely on these manipulated reports, they are essentially deceived into believing they will receive the coverage they paid for, only to face significant shortfalls in their claims. This reliance is further exacerbated by the misleading narrative pushed by insurers that blames high premiums on rampant litigation rather than acknowledging their role in fostering an environment where policyholders are reluctant to seek rightful compensation.

The reliance of policyholders on these assertions is justifiable, as they trust that the insurance process is governed by ethical standards and regulations. Unfortunately, the actions of some insurers reveal a stark reality where these expectations are not met. The combination of untrustworthy assessments and the continuous lobbying efforts by insurers to weaken consumer protection laws only deepens policyholders’ fears of pursuing claims.

In Florida, where policies now offer less coverage with significantly higher deductibles, policyholders face the added burden of paying exorbitant premiums. Insurers often exploit biased engineer reports and estimates to issue “soft denials,” asserting that claims fall below the deductible threshold. This effectively perfects the fraud, as insureds pay high premiums under the impression that they have coverage, only to find their claims dismissed based on artificially low assessments.

Furthermore, manipulation of estimating software settings, such as Xactimate, allows insurers to generate lower repair costs. For instance, some insurers have been accused of using settings that do not accurately reflect the realities of restoration projects, leading to significantly reduced estimates.

This deceptive practice enables insurers to minimize payouts while maintaining the facade of fulfilling their contractual obligations.

The insurance industry’s narrative about the crisis in Florida has come under scrutiny. Investigative journalist Lawrence Mower of the Miami Herald and Tampa Bay Times highlighted how the insurance industry has fabricated statistics and misled the public. Senator Erin Grall stated, “It is now clear; the insurance industry fabricated their arguments and data over the past few years to manufacture a crisis and push for various legislative reforms.” This rhetoric has often been used to justify higher premiums and increased restrictions on policyholders seeking recourse.

Contrary to claims that lawsuits are the primary cause of rising premiums, evidence remains thin. A recent article illustrated how Barbara Glover, a Florida homeowner, became one of thousands who had to sue her insurer after feeling mistreated during her claims process. Despite the mounting lawsuits, data shows that litigation has yet to be identified as the cause of any insurance company failure. Even as the state has enacted laws to limit litigation against insurers, premiums continue to rise due to factors such as climate change, which insurers argue are beyond their control.

Lawmakers are beginning to question the efficacy of these legislative actions. As Senator Jason Pizzo remarked, “We’ve been getting more information from our federal government on UFOs in the past year than we have on insurance data from the state of Florida.” The lack of concrete evidence tying lawsuits to premium increases further emphasizes the need for transparency and accountability within the insurance industry.

Florida does have an extreme number of lawsuits against insurers compared to other states, but some of this litigation may stem from insurers attempting to reduce payouts rather than from frivolous claims. A study conducted by Florida Insurance Consumer Advocate Tasha Carter found that 78% of homeowners hired lawyers due to poor claims experiences, such as delayed payments or inadequate settlements. This illustrates that the litigation surge is often driven by legitimate grievances against insurers rather than abusive practices.

As Hurricane Helene makes landfall on Thursday, the urgency for action is paramount. Policyholders face an environment fraught with fear and uncertainty due to the deceptive practices of insurers and their influence over legislative reforms.

In light of these challenges, hiring a professional advocate like GlobalPro is essential today, more than ever. Board members have a fiduciary duty to act in the best interests of their condo association, and by hiring the GlobalPro Team, the board is taking proactive steps to protect the association’s financial interests, complying with governing documents, preventing underpayment, and demonstrating good governance. This approach ultimately benefits the association and its members by ensuring that their rights are protected, and that the association receives fair treatment in the claims process.

Our multidisciplinary team of experts in insurance, law, construction, engineering, finance, and technology is uniquely qualified to handle the intricacies of the insurance claim process. Our proven process—**READY, RECOVER, REBUILD**—ensures that clients make informed decisions, ultimately maximizing their recovery.



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FACING HURRICANE MILTON: WHAT YOU MUST DO TO PROTECT YOURSELF AFTER HURRICANE HELENE

Just eight days ago, Hurricane Helene tore through much of Florida, leaving widespread devastation in its wake. Now, we are staring down the barrel of yet another potential disaster—Hurricane Milton.

Yesterday, October 5, 2024, Governor Ron DeSantis declared a state of emergency for 35 counties across Florida, this morning his team emphasized that Floridians in the path of the storm should evacuate, and further, that he and his team are preparing for the largest evacuation in Florida history. This rapid succession of storms puts Floridians in a uniquely vulnerable position. If you're in one of the counties still reeling from Helene, you know firsthand how overwhelming the aftermath of a hurricane can be. The road to recovery hasn't even begun for many; payments from insurance or FEMA are still pending, and for some, claims haven't even been submitted due to delays in the process. Now, with Hurricane Milton set to make landfall, it's critical to be prepared—not just physically but also financially.

Double Deductibles and Preexisting Damage: The Insurance Industry's Favorite Tactic

One of the most pressing concerns for those affected by both storms is the risk of insurance companies playing the "preexisting damage" card. After Helene, many homeowners and business owners scrambled to make temporary repairs, mitigate water damage, or board up properties to prevent further destruction. But without proper documentation of those efforts, insurers could easily argue that new damage caused by Milton was preexisting and therefore not covered.

Worse still, many policyholders could be hit with two deductibles—one for Helene and another for Milton—even if the damage is directly related. This is a classic move by insurance companies to minimize their payout while leaving you with the financial burden of two significant deductibles.

The Critical Step: Document Everything Now

If you've been working hard to make repairs since Helene, or even if you haven't yet had the resources to do so, document everything. This is one of the most important steps you can take to protect yourself. Take photographs and videos of every repair or mitigation effort you've made over the last week. Gather receipts for any materials purchased, contractor invoices, or even quotes for work not yet completed. This documentation is key to preventing insurers from blaming preexisting conditions for new damage caused by Milton.

If you don't have clear evidence of your post-Helene mitigation efforts, insurers will have an easy out to deny or reduce your claim for Milton. We've seen it happen time and again: Associations and homeowners who worked tirelessly to protect their property were left out in the cold by insurers who used technicalities to argue that new damage was related to a previous storm. Don't let this happen to you.

You Haven't Received Your Payment Yet—Now What?

For those who haven't yet received any payments from insurance companies or FEMA, this situation can feel even more overwhelming. The window to file claims from Helene is still open, and FEMA has not extended the 60-day proof of loss requirement, and now you're facing the added complexity of filing a claim for Milton.

At GlobalPro, we understand how frustrating this process can be. Many policyholders are still stuck in limbo—waiting for adjusters, trying to reach FEMA, and attempting to gather the necessary paperwork to get the compensation they need. Now, with Milton approaching, the urgency has doubled, and the chance for errors or oversights in your claim process has skyrocketed.

That's why our team is prepared to step in before, during, and after loss or damage.

We have decades of experience, combining insurance, engineering, finance, construction, law, and technology expertise to offer a comprehensive approach to claims management.

Our proprietary process, READY.RECOVER.REBUILD, is specifically designed to optimize results for policyholders who face complex situations like this.

The Stakes Are High—Don't Take Chances

Hurricane Milton poses a serious threat, and it couldn't be hitting at a worse time. While Florida is still recovering from Helene, Milton is set to bring life-threatening storm surge, widespread flooding, and extensive wind damage. This means more claims, more delays, and more opportunities for insurers to underpay or deny what you're rightfully owed.

To avoid getting caught in a claim's nightmare, start preparing now. Make sure you're documenting everything, both before and after the storm hits. Keep a detailed record of any interactions with contractors, insurers, and FEMA. The more evidence you have, the stronger your claim will be.

GlobalPro: Your Advocate in the Chaos

At GlobalPro, we've recovered over \$1.2 billion globally for our clients over the past 12 years, including representing more than 1600 community associations. Our expertise spans every aspect of insurance claims, especially in storm recovery. When insurers use every tactic available to minimize their payouts, we fight to ensure that your rights are protected and that you receive the compensation you deserve.

Whether you're a community association, business owner, or homeowner, we've seen firsthand how insurance companies attempt to overwhelm and underpay policyholders, particularly in situations involving back-to-back disasters. That's why we're here to help guide you through every step, ensuring that your claim is handled with the urgency and attention it deserves.

Time Is of the Essence

If you're still dealing with the aftermath of Hurricane Helene and now facing the threat of Hurricane Milton, don't wait until it's too late. Get ahead of the situation now by documenting your efforts, securing your property, and reaching out for expert guidance. The double punch of these two hurricanes can either be an overwhelming obstacle—now more than ever the right representation is necessary to manage your risk to recovery, and earn the full benefit of your policy.

At GlobalPro, we're here to ensure you get through this stronger than before. Don't let insurers take advantage of your situation. Reach out now, and protect yourself from preexisting damage claims and double deductibles.



Ready

An essential component of our pre-loss program is the development of a disaster response plan.



Recover

In the event of a loss, insurance claims are immediately documented, filed and managed.



Rebuild

Essential to a full recovery is the management of documentation, the construction process, lenders and distribution of funds.

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20 N. Orange Avenue
Suite 1100
Orlando, FL 32801

Dallas Regional Office
6060 N Central Expy
Suite 500
Dallas, TX 75206

Need to report a claim?
Contact our expert team 24/7

For more information contact:
recover@globalpro.com

Download Claims Advocate at:
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