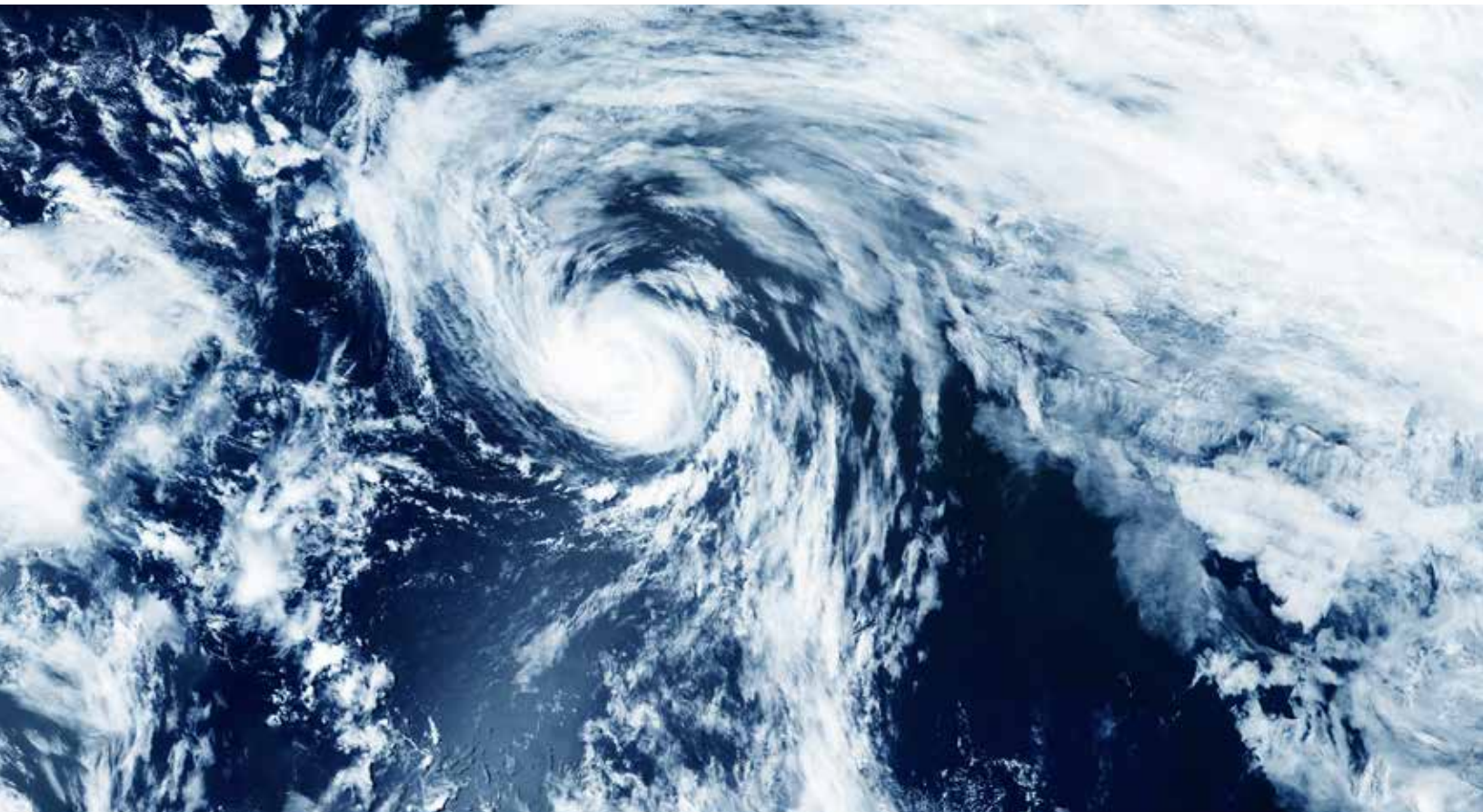


  
**TIGHE PA**

# **STORM CLAIMS & ROOF DAMAGE**

**COMMERCIAL AND HOMEOWNER  
CLAIM DISPUTES**



**SERVING CLIENTS THROUGHOUT THE STATE OF FLORIDA**

Brought to you by Tighe P.A., Florida's Property Damage Law Firm

# DANIEL C. TIGHE, ESQ.

## Known Nationwide as one of the Premier Attorneys for Insurance Claims and Property Damage Related Cases

Licensed in New York and Florida with a master's in business administration, Mr. Tighe's journey began years ago with a chance encounter with a homeowner who suffered severe roof damage but had no one to turn to. Tighe stepped up to help, and the firm grew from there.

Driven by the singular desire to help his clients rebuild their lives after a loss, he and his firm have helped thousands of good people literally put a roof over their heads, recover from tragedy, or reopen their business and continue to pursue their dreams.

While his service has seen him recognized by his peers in the legal community, what he finds most rewarding are the many thank-you calls and letters from clients who can now fix their home or reopen their business.

We thank you for taking time to learn more about the work that we do.



# WHY CHOOSE US

## ***An Experienced Team Working To Get You The Recovery You Deserve***

Successfully navigating complex insurance disputes requires a team with the right knowledge, skills, and ability. Having overturned thousands of underpaid and denied claims into successful settlements gives us the confidence and experience to succeed on even the most complex insurance disputes.

We will investigate and explain all of your options, and pursue your claim with the goal of obtaining the full and fair settlement you deserve. We can handle the entire process on your behalf - from opening the claim, scoping and estimating the loss, to fighting in court if necessary to get you the recovery you deserve.

You may feel reluctant to hire a law firm to represent you against your insurer for a property damage claim. Many of our prior clients felt the same way.

What they found was that when they hired our law firm they could rely on the fact that they had a powerful ally on their side, and they could relax knowing they had a team of professionals working to aggressively advance their case with integrity, honesty, and professionalism.

**Questions? Call 1-855-LOSSPRO**

# PAY FOR PERFORMANCE PLEDGE

**NO FEES, NO COSTS IF WE DO NOT MAKE A  
RECOVERY FOR YOU**



## ***We Handle First Party Insurance Claims on a Contingency Basis.***

Our firm can manage your claim from the early stages until it is completely resolved and you are made whole again.

We are paid only upon receiving insurance proceeds in your claim. Our firm does not take a fee if there is no recovery under your claim. **It's that simple.**

If a lawsuit is filed and you prevail, the insurance company may be responsible for paying some or all of your attorneys fees and costs.

# PAST CASE RESULTS

## OUR RESULTS SPEAK FOR THEMSELVES

Our firm has earned an outstanding reputation for handling hurricane, tornado, hail, wind, fire, water, and other property damage related claims. Here are some examples of what we've recovered for our past clients:

### Homeowner - Fort Myers, FL

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Type of Damage: Tile Roof  
Insurance Offer: BELOW DEDUCTIBLE  
Our Settlement: \$82,500  
Tighe, P.A. Difference: **\$82,500**

### Homeowner - Naples, FL

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Type of Damage: Tile Roof + Interior  
Insurance Offer: DENIED  
Our Settlement: \$110,000  
Tighe, P.A. Difference: **\$110,000**

### Commercial Building - Tallahassee, FL

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Type of Damage: Tile Roof  
Insurance Offer: DENIED  
Our Settlement: \$399,999  
Tighe, P.A. Difference: **\$399,999**

### Homeowner - Marco Island, FL

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Type of Damage: Tile Roof  
Insurance Offer: BELOW DEDUCTIBLE  
Our Settlement: \$90,717  
Tighe, P.A. Difference: **\$90,717**

### Homeowner - Palm Beach, FL

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Type of Damage: Tile Roof  
Insurance Offer: DENIED  
Our Settlement: \$120,000  
Tighe, P.A. Difference: **\$120,000**

### Condo Building - Naples, FL

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Type of Damage: Tile Roof  
Insurance Offer: DENIED  
Our Settlement: \$750,000  
Tighe, P.A. Difference: **\$750,000**

### Condo Complex - Naples, FL

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Type of Damage: Tile Roof  
Insurance Offer: DENIED  
Our Settlement: \$1,080,000  
Tighe, P.A. Difference: **\$1,080,000**

### Commercial Building - Orlando, FL

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Type of Damage: Tile Roof, Lost Income  
Insurance Offer: DENIED  
Our Settlement: \$175,000  
Tighe, P.A. Difference: **\$175,000**

**SEE MORE RESULTS AT [WWW.TIGHEPA.COM/CASE-RESULTS](http://WWW.TIGHEPA.COM/CASE-RESULTS)**

\* Each claim is evaluated and pursued on its own merits. The facts and circumstances of your claim may differ from the claims in which results have been provided.

# CLAIMS PROCESS

- Our process begins with a one on one consultation to discuss the facts, gather information and get a thorough understanding of the client's needs and goals. Our knowledgeable and enthusiastic legal team will explain the client's rights, options, and our processes. We ensure that our clients are comfortable and confident in our team and have a full understanding of our processes.
- Next, we'll request and review a certified copy of all applicable insurance policies to identify applicable coverages and exclusions, and confirm that all required post-loss conditions are met.
- With an understanding of the policy, we will gather and prepare the evidence to support the claim. We will collect correspondence and documents related to the claim, as well as photos, videos, and other evidence. We will confirm the value of the damages we are seeking and support it with a line item estimate. We work with a number of Industry-leading experts to serve as expert witnesses to support our clients' claims when necessary.
- After the policy and evidence are carefully analyzed, we present the claim to the insurance carrier and submit a formal demand package with timed deadlines to ensure prompt attention and response by the insurance carrier. The demand package includes all supporting evidence that the insurance carrier needs to pay the damages we are seeking. At this point we have made a strong case and will negotiate to obtain the best outcome for our client.
- If the insurance company does not agree to pay our client what is owed then we will file a lawsuit and use the tools of civil procedure to advance the matter to resolution. Throughout the litigation process we will continue to negotiate with the insurance carrier and relay any offers that are made to our client. Ultimately, we will proceed to trial if and when necessary to enforce our clients' rights.
- Our processes have been honed over the course of years based on our experience in handling thousands of successful claims. Each claim has unique facts, but our proven processes have helped us to create a system to maximize the value of each and every claim based on the merits.
- We invite you to reach out and learn more about our team, our process, and how we can help.

# THE CLOCK IS TICKING!

**NO FEES, NO COSTS IF WE DO NOT MAKE A RECOVERY FOR YOU!**

## ***Florida Law Limits Policyholders To Certain Timeframes to File A Property Damage Claim.***

You may not be aware of it, but there is a time limit for homeowners and policyholders to file a claim after a loss caused by a hurricane, storm, or other peril. The state of Florida allows policyholders a limited time after the date of the damage (loss) in which they may file an insurance claim.

If you do not file a claim within the limited time period after the date when the damage occurred, then you will never be able to file a claim for that loss. Don't let the clock run out on you. If you suffered damage in a storm, let us work to get you the settlement you deserve.



# CLAIM TIMELINE GUIDE

Our goal is to maximize your recovery based on the evidence under your policy. To achieve this, our primary focus is on building a strong case.

Below is a general claim timeline to help you better understand the process. This is not an exhaustive or step by step list, but merely a guide to help acquaint you with some of the processes we use.



## CLAIM INVESTIGATION



We want to gather all of the available evidence so that we can make the strongest case for you. In most property damage cases, the strength of the evidence is the most important factor in a successful outcome. Where there is the right insurance policy coverage and the right type and extent of damage to the property, we are supremely confident that we will prevail.



Notice to carrier



Photo and other reports



Engineers or other experts if necessary



Meteorological reports



Document collection and review

- Policy review
- Prior communications
- Prior claim and repair history
- Carrier coverage position



Physical evidence collection and review

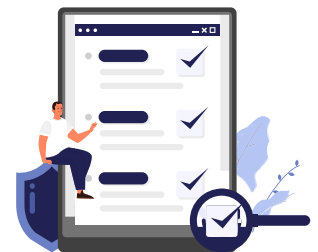
### Scope

- Direct damage, collateral damage, and consequential damage
- Estimate
- Proper Repair Method (Specifications, statutes, codes, contracts)

This process can take 2 weeks - 2 months

## CLAIM PRESENTATION & NEGOTIATION

After investigating the claim, reviewing the policy, and thoroughly examining the evidence, we will present the claim to the insurance company. At this stage it is important to ensure that we have met all of the post-loss conditions of your policy, so that the entire claim is not jeopardized on a technical issue. We will begin the settlement negotiations with a demand package featuring the strong evidence we have gathered.



- Demand Package
- Proof of Loss
- Critical dates outlined
- Inspections by carrier
- Examination Under Oath
- Civil Remedy Notice (If Applicable)

### PRE-LITIGATION SETTLEMENT NEGOTIATIONS ONGOING

This process generally takes 3-6 weeks



# CLAIM DISPUTE

If the insurance company is not willing to negotiate a fair settlement after receiving the claim, we will file a lawsuit to use the tools and leverage provided by the civil justice system. Litigation formally commences with the filing of a Complaint, the lawsuit document.



## Lawsuit Filing

- Notice of Intent to Litigate
- Drafting Complaint
- Service of process
- Defenses/Motions
- Opposing counsel appearance and extensions
- Answer (insurance Company's Response to the Complaint)



## Discovery

- Interrogatories (formal, written questions and answers regarding matters of fact)
- Depositions (formal taking and giving of sworn testimony from parties on both sides)

## LITIGATION SETTLEMENT NEGOTIATIONS ONGOING

This process starts following a stalling of presuit negotiations

# TRIAL

### Pre-trial

Pretrial includes preparing for trial and responding to any motions relating to the trial process

- Set trial date
- Pretrial Motions

### Trial

- Jury Selection
- Opening Statements
- Plaintiffs Case
- Defendants case
- Closings
- Verdict

### Post-trial

Following the trial a judgment will be recorded. Either party has 30 days to appeal the judgement

# CLAIM RESOLUTION

When a case is settled there are still several more steps before you receive your settlement proceeds



## Closing Statement

At the culmination of every claim, we present the client with an itemized breakdown of the claim proceeds



## Release

The insurance company will insist on a release of further liability

We carefully review the release to ensure that it is fair



## Disbursement of Funds

Get your settlement payment to repair your property

# AFTER A STORM

The following checklist will help you to make sure that you cover all the basics so you're ready to handle the complexities of making a property damage claim.

- Take numerous pictures** of your property before and after the storm to keep ready for use as evidence of your damage, or loss, in the event of a disaster striking.
- Request a certified copy of your insurance policy** from your insurer and keep it in a safe location just in case your property is damaged.
- Designate emergency contacts** and MAKE SURE to let them know where you will be after a hurricane or other disaster.
- Document any damaged items** and do not throw anything away, even if it is ruined. This may be needed later, as every item has potential value in an insurance claim.
- Secure your home or building** after property damage to prevent further damages.
- Hire a professional** to tarp damaged roofs and document all costs and expenses. Reach out to our office if you need help finding a licenced local contactor that you can trust.
- Keep personal property safe** by securing valuables and important documents; you may also wish to consider placing items in a secure storage facility temporarily.
- File a claim immediately** and retain legal representation, so that our law firm can be with you at every stage to ensure you are treated fairly by your insurance provider.
- Document your living expenses** in the days, weeks, or months after a disaster to record abnormal expenditures —such as hotels, food, or gas—made necessary by property damage.
- Keep current with bills** and continue making mortgage and insurance payments on time.

# MY CLAIM NOTES

## TAKE NOTES ABOUT YOUR CLAIM HERE

Use this page to record important information about your claim.

POLICY #: \_\_\_\_\_ CLAIM #: \_\_\_\_\_

INSURANCE CO : \_\_\_\_\_ DATE OF LOSS : \_\_\_\_\_

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**STAPLE OR TAPE  
INSURANCE CO.  
REPRESENTATIVE  
BUSINESS CARD**

**STAPLE OR TAPE  
CONTRACTOR / ROOFER  
BUSINESS CARD**

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# NEED HELP WITH YOUR CLAIM?

To get started, simply:

Call Or Text: 1-855-LOSS-PRO (855-567-7776)

Email [intake@tighepa.com](mailto:intake@tighepa.com)

Book an Appointment:

[www.tighepa.com/booking](http://www.tighepa.com/booking)



**BOOK A CONSULTATION NOW  
POINT YOUR PHONE'S CAMERA APP AT THE QR CODE.  
CLICK THE LINK THAT APPEARS TO SCHEDULE AN APPOINTMENT.**

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**facebook**



**Google**



**CONTACT**

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