

Fees and Expenses

Because we recognize what it costs to take on an insurance company, LeValley Napolitano & McMenamin, P.L. represent clients in insurance cases on a contingency fee basis. If for any reason you receive no money, then we receive no fee for our work. Our firm always advances all the costs connected with the preparation and presentation of the case. If there is no recovery, these costs are not repaid by the client. Simply stated, we are paid fees and costs only if you win.

We are Committed

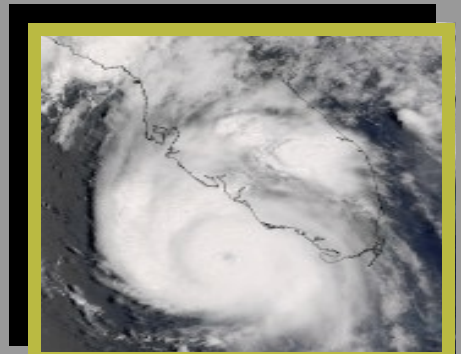
LeValley Napolitano & McMenamin, P.L. is committed to constantly keeping the client informed of any developments in the case. You will always meet with one or more lawyers who will handle your case. In short, we confirm our dedication to putting the clients' needs above all other considerations and our commitment to always arguing aggressively for clients' rights. Being sensitive to our clients and fighting for them is what we are all about.

Contact Us

LEVALLEY NAPOLITANO &
MCMENAMIN, P.L.
8406 MASSACHUSETTS AVENUE
NEW PORT RICHEY, FLORIDA 34653
(727) 848-8488
FAX: (727) 845-1156
TOLL FREE IN FLORIDA: (877) 430-0335
WWW.FLLAWONLINE.COM
ATTORNEYS@LNMP.L.COM

THE HIRING OF A LAWYER IS AN IMPORTANT DECISION THAT SHOULD NOT BE BASED SOLELY ON ADVERTISEMENTS. BEFORE YOU DECIDE, ASK US TO SEND YOU FREE WRITTEN INFORMATION ABOUT OUR QUALIFICATIONS AND EXPERIENCE.

STORM DAMAGE INSURANCE CLAIM GUIDE



HELPFUL TIPS TO GET YOU
THROUGH THIS TRYING TIME

FROM YOUR FRIENDS AT

LeValley Napolitano &
McMenamin, P.L.
Attorneys at Law

LEVALLEY NAPOLITANO & MCMENAMIN, P.L.

HOW TO PREPARE YOUR CLAIM

Take photographs or videotape of the damage.

Make temporary repairs – save receipts for any materials that you purchase. Don't make extensive permanent repairs until after the claims adjuster has been to your property and assessed the damage.

Call your insurance agent or company to report the damage.

Save receipts for additional living expenses – the minimum amount available to pay for such expenses is generally equal to 20% of the insurance coverage.

Prepare for the adjuster's visit. Be sure to keep copies of lists and other documents that you submit to your insurance company and any paper work that the insurance company gives to you.



If your insurance company is not treating you fairly, deal with them politely and confirm everything in writing. Take careful notes of who said what to you, and always get the company to respond in writing. This may be the point at which you would like to get an attorney involved. We invite you to ask us questions about your hurricane claim, for free.

Unlike insurance company claims adjusters who are paid to keep claim costs down, we will make sure you get all the benefits you have been paying for with your premiums. Your insurance company owes you a duty of good faith. If it wrongfully denies or low-balls your claim, it may be liable for both benefits due under your policy and damages for bad faith.

Most homeowners' policies cover additional living expenses such as food and housing costs, telephone or utility installation costs in a temporary residence, extra transportation costs to and from work or school, relocation and storage expenses and furniture rental for a temporary residence. Your insurance company will usually advance you money for these expenses. The payments will be part of the final claim settlement.

We know that often times your life savings is invested in your home and that you work hard to keep your home looking good to provide a safe and comfortable environment for your family. The law offices of LeValley Napolitano & McMenamin, P.L. have over ten years experience working on property cases involving insurance claims, and our goal is to help you protect your investment by assisting you in obtaining a recovery from your insurance company for your damages.



HOW WE CAN HELP

Many times clients will come to us prior to contacting their insurance company. The attorneys of LeValley Napolitano & McMenamin, P.L. have more than ten years experience working on insurance cases and we will work hard to protect your investment by representing you vigorously to the best of our abilities with regard to your claim with your insurance company for damages to your property. LeValley Napolitano & McMenamin, P.L. can assist you even if you have already filed a claim, whether or not the insurance company agrees you have a covered loss. We also represent individuals in situations where their insurer agrees that their property is damaged due to a hurricane, but only offers to pay a portion of what it will cost to repair or replace the property. We can help people in this situation, often obtaining substantially more than the insurance company initially offered.