

September 26, 2017



## Now What? After the Storm(s)



**Alan Garfinkel, Esq.**

*Chairman  
of the  
Board of Directors*

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Dear SCCA Webmaster & Treasurer,  
**Hurricane Irma made a tremendous impact throughout the entire state of Florida, inflicting billions of dollars of property damage.** To make matters worse, Hurricane Maria devastated Puerto Rico and Harvey wrecked havoc on our Texas neighbors.



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**If you are a manager or on the Board of**



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Bob Begley  
CJ Blancett  
Ted Fox  
Robert Hendry  
Roger Kesselbach  
Nicholas Lambiase  
Cynthia Morales  
Frayda Morris  
Charles Parness  
Gary van der Laan  
Brad van Rooyen  
CJ Blancett

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### **Business Partner Spotlight:**



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**your community association, here are the things you should be doing now to mitigate property damage and assist with your association's property damage claim.**

**Videotape and Photograph the Property.** Just like you did prior to the storm. This provides a great comparison to assist you with your claim. If repairs are being made, videotape the repairs.

**Create a List.** Create a list of all of the damaged areas. Conduct a properly noticed board meeting to discuss the status of the damages. Consider having your lawyer there and protect the damage reporting in your minutes. Insurance companies will use existing complaints by residents as a reason to the blame the loss on another event. Instruct the residents to document and notify the CAM or Board of any exterior property losses. Inform residents that they should file a claim with their individual homeowner's insurance carrier to address damage inside the home.

**Timely Notify Your Insurance Carrier.** Depending on the type of damage, you may have to report to multiple carriers. Flooding - file a claim with your flood policy/FEMA. Wind damage - file a claim with your property/hazard insurance. Contact your insurance agent for a list of all of your insurance carriers so that all carriers can be notified of damage. All communication must be documented in writing. If you make a phone call, document the call via email.

**Deductible vs. Damage. ALWAYS OBTAIN A SECOND OPINION. Your insurance company's "Independent Adjuster" works for or on behalf of insurance companies.**

**Our hearts go out to those who have been deeply affected by the 2017**



**Hurricanes.** Wishing everyone a quick and safe recovery from the storms.

Yours In Community,

**Alan Garfinkel**  
**Community Association Network**  
*Chairman of the Board of Directors*



**[www.CANLAWS.com](http://www.CANLAWS.com)**  
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