



Hurricane Ian caused an estimated \$60 billion in damage in Florida, surpassing even Hurricane Irma as the costliest storm in Florida history. Many condominiums in South Florida suffered damage. Some of that damage is not apparent to a layperson, but it could significantly compromise the structural integrity of a building, particularly the windows and roof. Common signs are wind and water leakage, windows that are more difficult or impossible to open, and cracks around a window frame.

Some condominiums already may have submitted a claim to their insurance company, which told them that they either have no damage, or that the damage does not exceed their deductible. Condominiums should obtain their own expert analysis. Insurance companies have a simple business plan. They make money by collecting premiums and not paying claims. If each insurer pays its fair share of the \$60 billion in damage that Hurricane Ian caused, it will be a serious blow to its bottom line. As a result, the insurance companies' adjusters have an incentive to overlook non-obvious damage, particularly when it could be costly to repair.

HRT has assembled the best hurricane damage experts from around the country to examine condominiums for storm damage from Hurricane Ian, at no cost to the condominium. Our experts will examine the property, identify any hurricane damage using well established and scientifically sound methods, and provide a report documenting any damage and the cost to repair it, which you can use to make your insurance company pay for those repairs.

If HRT finds hurricane damage, it has assembled a team of experienced professionals who can perform all necessary work. It also can refer you to the best attorneys with an unparalleled track record of making insurance companies pay for covered hurricane damage. These attorneys will take cases for a contingency fee, meaning that they only get paid if they recover money from the insurance company. They also will co-counsel with your current condominium attorney, ensuring that you have advice from trusted advisor at every stage of any proceedings.

The opportunity HRT offers has no downside for condominiums. A condominium pays nothing unless it learns that it has covered storm damage, decides to pursue the claim, and recovers money from its insurance company. If HRT's experts find covered storm damage, your condominium learns that the building has potential vulnerabilities that should be fixed and a valuable insurance claim. If no damage is found, HRT will provide a report that the condominium can use to guard against any attempt by insurance company to claim that damage from a later storm was pre-existing. Either way, HRT and its experts leave every condominium better off.