



**DEMING, PARKER, HOFFMAN,
CAMPBELL & DALY, LLC**

Recent Success Stories

Client contacted our office for assistance regarding a subrogation claim that he received. Client received a letter from an insurance company demanding payment on a claim for \$75,000.00, stating that he was the owner of a motor vehicle that was involved in an accident. Client had sold the vehicle and provided a bill of sale. Our attorney wrote a letter to the insurance company advising that their information was not correct and our Client was not the owner of the vehicle at the time of the accident, and provided the carrier with a copy of the bill of sale. We demanded that the company cease further collection efforts against Client and remove his name from the claim. In response to our letter, the company removed Client's name from the claim.

Client contacted our office for assistance regarding a refund of money she paid for a real estate education program. Client had entered into a contract with a real estate "mastery" program that provides coaching and workshops to educate one on how to become an expert in all phases of real estate transactions. Several months into the program, Client decided that the program was not working. She contacted her advisor to cancel the contract and request a refund. Client was initially offered a refund of \$3,000 and then after speaking to one of the managers, was offered a refund of \$9,000.00. Our attorney wrote a letter to the company advising that the program was not as advertised, and demanded a full refund of the fees paid. In response to our letter, the company agreed to refund the cost of the program.

Client contacted our office for assistance with an issue she was having with a wedding venue. Client met with a representative for an events and catering venue for her daughter's upcoming wedding, signed a contract and paid a deposit. The wedding planner subsequently contacted Client and told her that she was leaving the venue because the air conditioning unit was not working, and promised Client a refund of the deposit. Client found out that the wedding planner

was actually evicted for non-payment of rent, not because of an issue with the air conditioner. Client did not receive a refund of the deposit and, further, found out that the wedding planner fraudulently used her credit card to pay a personal bill. Client's credit card company initially credited the disputed amount to her account; however, Client subsequently received a letter from the credit card company reversing the credit. Our attorney wrote a letter to the credit card company demanding reimbursement for the venue's fraudulent activity as the matter is being investigated by federal, state and local law enforcement. In response to our letter, Client received reimbursement for the deposit and fraudulent charge.

How to Protect Your Home and What To Do In the Aftermath of a Storm



The aftermath of a storm may wreak havoc and leave behind massive destruction, debris, shattered glass, tree damage, floods, and power and water outages. If your home gets damaged, which may include roof damage to even total structural loss; it can be very stressful how to handle cleanup and home disaster repairs.

We encourage our Clients to contact our office during an impending storm and throughout the recovery process to answer your questions and provide guidance during uncertain times. We are prepared, so you should be, too, when it comes to taking preemptive measures to protect your property. Also, if there is damage to your property, beware of insurance issues, and exercise caution when selecting contractors. Clients should be on the lookout for workers and companies engaging in fraud, and avoid predators. Here are practical suggestions and measures our attorneys want to alert our Client about:

1.) Before the storm hits your area, develop a disaster preparedness plan with your family and figure out what you should do in an event of an emergency or if you get separated. There may be evacuation routes in your area, you may research beforehand, especially if you live on or near a floodplain, coastline, or in an area prone to disasters. You may want to write down the contact information of your utility providers in the event you lose power, have a downed power line, or have to report a gas leak.

2.) Standard homeowner policies protect your property for most “storm” activity. Review your homeowners or renters insurance policy and call us to review your policy to better understand the terms, including exclusions and limitations. You should gather all copies of your health, automobile, homeowner and renter insurance, and estate planning documents and keep them in an easily accessible place so you're prepared to access them immediately when the need arises.

3.) Prior to a storm, you should also make reasonable efforts to protect your property from damage and continue to take protective measure to prevent any further loss if there is damage to your property. For example, if you have a hole in your roof as a result of storm damage, you have a duty to mitigate further damage until the insurance adjuster can determine the extent of the loss. Keep all receipts to submit to the insurance company to get reimbursed. It is necessary to document, take pictures, and keep lists of all your losses (e.g., home, auto, or other property damage) in order to pursue any recovery claims with your insurance company.

4.) If you disagree with the insurance company about the claim settlement, ask them to review the specific language in the policy and make sure to obtain a written letter explaining the denial and specific language from the policy. You may also try to negotiate with the insurance company if you disagree with the settlement offer. You may contact our office to discuss the denial or settlement offer from the insurance company.

5.) Always confer with your insurance company, utility providers, or even Homeowners Association, before contacting a contractor to repair damages. Make sure the contractor is licensed and bonded. The Georgia Secretary of State’s website maintains a list of licensed residential and general contractors. *See* <http://sos.ga.gov/index.php/licensing/plb/46>. Please contact our firm to review any contracts or before paying the contractor.

If you have any questions or pressing concerns then please contact our office

immediately. We recognize the importance of speaking to a qualified professional who can guide you or your loved ones during trying and challenging times. Our Attorneys review the facts and circumstances uniquely inherent to your situation and can provide important advice and tools to better assist you and your family. We look forward to receiving your call.

Upcoming Will Workshop Webinar Date

November 1 (Thursday) at 12:00 PM

During these web-based presentations Attorney Kolbi Cumbo, Head of the firm's Will Division, will discuss the importance of estate planning, as well as various options and key terminology. Kolbi will also help guide attendees through completing their Will questionnaire.

Please remember that having your Will professionally prepared is a free benefit for all primary members. In addition, depending on your legal plan, it may be free for your spouse, as well. Please take advantage of this important benefit. Keep an eye out for upcoming invitations for these webinars.

2018 Firm Holiday Closings

Thanksgiving- November 22 & 23 (Thursday & Friday)

Christmas- December 24 & 25 (Monday & Tuesday)

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