

OCTOBER 11, 2024 | PUBLICATION

## Client Alert: Legal Toolkit for Hurricane Response and Recovery

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### INDUSTRY SECTOR

Environmental & Energy  
Public Sector  
Real Estate, Construction & Development

### SERVICE LINE

Environmental & Energy  
Insurance Recovery  
Litigation & Disputes  
Public Policy & Government Affairs  
Real Estate, Construction & Development

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Hurricanes Helene and Milton have deeply impacted communities across the eastern United States, leaving many individuals and businesses facing significant challenges. In the aftermath of these storms, the legal and governance issues that arise can be complex and overwhelming. At Shumaker, we are here to support you through these difficult times. Our experienced attorneys and government relations professionals are dedicated to helping you navigate these challenges with care and efficiency. Below are the resources and services we offer that we believe can be especially valuable as you work toward recovery:

### Insurance Recovery

1. Analyze insurance policies to determine potential areas of coverage
2. Assist with notifying insurance carriers of a claim
3. Advise policyholders regarding their rights and obligations under their insurance policies
4. Provide tips to maximize coverage when speaking with insurers and contractors
5. Dispute wrongful denials of claims

## Environmental

1. Compliance with cleanup and reporting requirements in the event of a spill or explosion
2. Representation for responsibility of spills or explosions
3. Guidance during environmental remediation efforts and proper disposal procedures
4. Advice regarding temporary waivers of select pollution regulations during remediation efforts
5. Representation for responsibility of mold remediation

## Construction

1. Review contracts and dispute contract issues
2. Advice regarding liability for project damage
3. Dispute construction defect and contractor fraud claims
4. Advise contractors regarding construction delays and extension of time claims
5. Advice regarding licensing and permitting issues

## Government Relations

1. Review the Federal Emergency Management Agency (FEMA) guidelines for disaster recovery assistance
2. Review Florida Department of Commerce eligibility guidelines for unemployment and reemployment process
3. Consult with Office of Long-Term Resiliency within the Florida Department of Commerce for grant opportunities
4. Consult with local municipality and/or county governments for the following:
  - a. Storm debris pick-up
  - b. Self-reporting storm damage
  - c. Utility assistance
5. Review local school districts' revised calendar for hurricane make-up days

For more information, please contact a member of our team: Stacy RC Berliner, Cheri Budzynski, Andy Culicerto, Wes Lambert, Amanda Leffler, and Jim Taylor.