



**Nothing can fully prepare you for a natural disaster. But Ward and Smith attorneys can help with what comes next.**

Whether it's a hurricane hammering your business, floodwaters threatening your property, hail damaging crops, or ice storms causing an extended power outage and disrupting your company, you've suffered harm from the worst that North Carolina weather has to offer.

Ward and Smith is ready to help you understand insurance policies, local regulations, and state and federal laws that affect how you recover, reopen, rebuild, and move forward — and how you prepare for the next disaster. Whether you're seeking to understand what your property insurance covers or need an advocate to ensure you get what you're owed, Ward and Smith lawyers can help.

## **Dealing with your insurance carrier**

The aftermath of a natural disaster can be overwhelming. You, your family, and your business often have concurrent concerns for your property, medical care, shelter, helping your employees, and serving your customers. Most business and property owners spend time trying to figure out what to do next with the records and resources they have on hand.

At the same time, insurance companies may be asking about documents, policy numbers, records, receipts, and assets, reviewing what happened to your property, even asking you to agree to an assessment you may not fully understand, all within certain deadlines. You shouldn't feel forced to accept decisions you don't understand, or don't agree with.

Our attorneys have helped many clients understand what their insurance covers — and does not cover — as well as ensuring that insurers live up to their obligations. They've worked with homeowners, businesses and municipalities, and educational institutions across eastern North Carolina.

Whether you need a little advice or a forceful advocate, we can help.

## **Navigating legal complexities**

One of the challenges of preparing for and recovering from natural disasters is the complex web of laws and regulations that may apply to your situation.

Flood insurance most often falls under the purview of the federal National Flood Insurance Program, administered by the Federal Emergency Management Agency but written by private insurers. Matters related to wind, rain and hail damage, on the other hand, usually fall under separate policies with separate rules. Business interruption insurance may fall under yet other policies.

Beyond insurance and weather damage issues, there are federal and state laws that may regulate how you can recover. In some cases, regulations may prevent damaged structures from being completely rebuilt in their existing locations.

Understanding this complex web of laws and regulations after — and before — a storm strikes is critical. After surviving a hurricane, or amid preparations for a future disaster, you should be able to rely on expert help. That's why Ward and Smith attorneys are just a phone call away.

Though you can't stop a hurricane, you can take steps to prepare for one. Changes to your property, the increasing severity of storms, new business investments, and other factors may mean that the insurance coverage you have is no longer adequate.

We do not sell or broker insurance. Instead, a Ward and Smith attorney can help you understand the terms of your current policy and your rights under that policy, your current needs and exposure, and suggest changes to ensure that the next time another hurricane, tornado or other natural disaster comes through, you'll be as knowledgeable and as prepared as possible.

### **Complete service**

As a multi-specialty law firm with offices across North Carolina, Ward and Smith is prepared with the right skills and the right attorneys close to you. We have several attorneys who have significant experience with matters involving the federal National Flood Insurance Program, as well as wind, hail, ice, and other weather-related cases.

In addition to our attorneys who are prepared to address natural disaster issues, we also have attorneys who focus in finance, commercial real estate, environmental law, and other areas that may be closely related. When a question or concern arises about one of these other areas of law, there's a Ward and Smith attorney who can provide the right insight.

Our lawyers are committed to staying up-to-date on the shifting legal and regulatory issues related to natural disasters, as well as understanding the business aspects of natural disasters.

Whether you're dealing with the aftermath of one of last year's hurricanes or seeking to be as prepared as possible for the next one, we can help.