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"The insurance companies  
have attorneys working  
for them, so should you."



**Jonathan Kline, P.A.**  
**Attorney at Law**



# Florida Insurance Property Claims

- Water damage from rain
- Hurricane damage
- Fire and smoke damage
- Leaking roof
- Mold infestation
- Lightning

Jonathan Kline, P.A.



# PROPERTY DAMAGE INSURANCE CLAIMS

We provide legal services related to insurance claim presentation, coverage disputes, insurance bad faith issues, and insurance litigation. Insurance companies balk at paying claims, declaring that the loss is not covered, or offer to pay far less than the claim is worth. The reason is simple: insurance is a business, and insurance companies are motivated to keep their bottom line as healthy as possible.



We work closely with Public Adjusters in representing business owners and homeowners in making claims against all kinds of insurance companies. We pride ourselves on thoroughly examining your situation and your insurance policy in order to determine the course of action best suited to vindicate your rights.



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- Water damage from rain
- Hurricane damage from wind
- Hurricane damage from water
- Leaking roof
- Fire and smoke damage
- Explosions

- Mold infestation
- Chemical contamination
- Pipe burst
- Lightning
- Termite damage

Coverage disputes often involve very complex and difficult-to-understand insurance policies. Jonathan Kline can review your policy to determine whether you may have a claim. If you do have a coverage claim, a "bad faith" case against the insurance company might be in order. Insurance bad faith occurs when the insurer unreasonably denies a claim for coverage. In especially egregious circumstances, punitive damages may be awarded on top of coverage and bad faith damages. Jonathan Kline will confidently pursue all aspects of insurance-coverage cases.

Jonathan Kline can represent a policyholder and appear with them if the insurance company requires an "examination under oath." This is when the insurance company's attorney questions the policyholder in the presence of a court reporter under penalties of perjury (very similar to what is called a deposition).



**Jonathan Kline, Attorney at Law**



The Law Offices of Jonathan Kline, P.A., represent insurance policyholders (both individuals and companies) in insurance-coverage litigation. Specifically, we represent policyholders whose insurance companies deny their claims and there are questions of insurance policy coverage. Call us for a free consultation at 800-581-5244.

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## South Florida Hurricane and Property Damage Claims Attorney

### Is Your Home Covered?

After a violent storm has left its path of destruction, homeowners can be victimized yet again when an insurance company rejects a property damage claim. The Law Offices of Jonathan Kline hold insurance companies accountable for legitimate claims arising from hurricane damage and other events covered under homeowner policies.

Our South Florida law firm provides aggressive representation of homeowners and condominium associations in Broward County, Miami-Dade County, and Palm Beach County. Arrange for a FREE consultation to review your policy and claim.

### Insurance Companies Hate Hurricane Damage Claims

A single tropical storm, tornado, or hurricane can result in millions of dollars in property damage claims. Thus, insurers look for every opportunity to discourage claims, limit payouts, or deny coverage outright. Insurance companies may rely on obscure policy exclusions and technicalities relating to premiums or applications. Or they say that you are covered — after an outrageous deductible.



**The Law Offices of Jonathan Kline are set up  
with the clients' convenience in mind.**

Member of the Florida Bar  
Member of the United States District Court for  
the Middle and Southern Districts of Florida

**Call Jonathan Kline at: (954) 275-0356**



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