BERGER SINGERMAN
FLORIDA'S BUSINESS LAW FIRM

# GOVERNMENTS ARE NOT IMMUNE TO HURRICANES

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Hurricane season is upon us and unfortunately hurricanes affect every aspect of our community, including the local governments, one of the most important yet vulnerable. Government buildings, from city halls to schools to convention centers, suffer hurricane damage just like our homes and personal property. However, those same government buildings are the ones we turn to for shelter and services during and after hurricane events. As such, those buildings need to be stronger, safer and more resilient than the rest. That means resources must be marshalled before, during and after the storm to make sure those buildings, and the public officials and employees who serve us from them, are up and running as quickly as possible. Those resources can and should include insurance, whether private or self, including for property damage and service interruption in the instance that an event cannot occur due to a hurricane or power outage. Just like businesses, that insurance should be reviewed and updated well in advance of a storm, and understanding your rights and recourse in the event of a coverage delay or denial is crucial. Adding this review to your hurricane checklist is a must in South Florida, including for governments.

If you have questions regarding the necessary steps to protect a governmental building or ensure that proper insurance coverage is afforded, please contact the author, Dawn Meyers, on the firm's Government and Regulatory Team or Michael J. Higer of Berger Singerman's Insurance Team.

## Related Practices

Insurance

## Related Practice Teams

Dispute Resolution

Government and Regulatory

## Related Team Member(s)

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