



WHY  
MERLIN •

MERLIN  
LAW GROUP

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# WHY MERLIN?

Suffering a property loss can be one of the most stressful experiences of your life. Years of cherished memories and entire communities can be uprooted in a matter of seconds. In the blink of an eye, you could lose everything.

Insurance companies, while in principle should be there to help in the wake of a disaster, sometimes fail to uphold their end of the bargain. You have paid your premiums each month, on time, and never had an issue. Then when it is time for your insurance company to fulfill their obligation, they are nowhere

to be found. You may hear that your damage doesn't fall under your policy's purview, that you didn't suffer enough damage to warrant reimbursement, or that you failed in submitting your claim properly or in a timely fashion. For every incident, there seems to be multiple hurdles delaying the process.

This is why you need someone to fight for you. Someone that can stand up to the large insurance companies and hold them accountable to their promise to you. Someone that understands the struggle you are going through and understands the frustration of dealing with your insurer. That someone is Merlin Law Group.

Since 1985, we have devoted our practice to defending policyholders seeking compensation for damages sustained to their homes, businesses, and more. Our practice is dedicated to enabling you receive a fair payout from your insurer. If you feel your claim is wrongfully denied or undervalued, please do not hesitate to contact us.







# A WIDE NETWORK OF CONTACTS

When up against a large insurance company that has denied your claim, it is better to have top-of-the-line experts on your side. Merlin Law Group boasts a wide network of credible engineers, public adjusters, independent construction consultants, contractors, and other professionals that can attest to the validity of your claim.

When litigating your claim, we ensure we have the best experts working alongside our attorneys. This helps you receive the most accurate damage estimates and build the strongest case. It also helps our attorneys gauge the full scope of your claim and justify what a proper settlement should be. Knowledge is one of the most important factors in property insurance claims, so having knowledgeable field experts on your side builds a credible foundation to take through litigation.





## KNOWLEDGE ON BOTH SIDES

William F. “Chip” Merlin, Jr. began his career working for insurance companies as a defense attorney. During that time, he watched and studied how they operated, including how they undercut the policyholders they were supposed to be protecting. It didn’t take long for Chip to realize he was on the wrong side.

Many of our other attorneys have also spent time previously working for insurance companies, learning the ins and outs of how the other side handles cases. This expertise comes in handy when litigating on behalf of the policyholder. Our attorneys’ experience provides ample foresight into how insurers can proceed based on the criteria presented in the case, giving an edge to the policyholders we defend.

## EXPERIENCE WITH ALL DISASTERS

Our nationwide imprint lends itself to working with the various regional natural disasters like hurricanes, tornadoes, and earthquakes. Since our firm opened over 35 years ago, Merlin Law Group has seen it all. We have litigated cases dealing with wildfires in California, hurricanes in Florida, hail storms in New Jersey and flooding off the Gulf Coast. Whatever the situation may be, you can count on Merlin Law Group’s attorneys and staff to treat you like family and see you through the peril.





# FULL SPECTRUM REPRESENTATION

Merlin Law Group's cases involve all types of properties. These include residential properties, commercial businesses, condominiums and government entities. Each category contains its own challenges that go beyond the insurance claim process. Our experienced attorneys and staff are used to mitigating these issues and can help get you on the fast track to recovery so you can get back to normal.

*Residential homeowners* Homeowners do not often understand the intricacies of their insurance policies. In many cases, insurers include deceptive language that can leave you in a bad spot when it comes time to file a claim. There is also the issue of compensation for additional living expenses, purchasing home repair items (if needed) and seeking independent quotes from public adjusters or contractors.

*Commercial Properties* Businesses often have more complicated insurance policies that can leave

certain benefits overlooked. Furthermore, any damages to your business not only incur structural repair costs but also delay any income from coming in due to the business being closed. Merlin Law Group can help get your business back up and running as soon as possible.

*Government Entities* When municipalities are affected by disaster, whole communities are put at risk. Cities must work quickly to get their infrastructure operational to provide the necessary services their residents depend on. We have represented multiple government entities and made them intact again so they can come back even stronger.

*Condominium Associations* Condominium policies typically differ in their coverage structure compared to other commercial losses. There are other documents involved that shift how the loss can be mitigated.



# WE ARE TRIAL EXPERTS

In order to achieve a full and fair recovery after an insurance claim denial or undervaluation, trial is often necessary. As part of his work with insurance companies prior to starting Merlin Law Group, Chip Merlin noticed that many policyholders lost their cases due to inadequate legal representation. Once he started his firm, Chip created a Trial Department and appointed Mike Duffy as Trial Team Leader.

Merlin Law Group has the financial resources and trial experience to go head-to-head against large insurers in litigation. One important factor to clarify when selecting a law firm to take on your claim is their trial experience—their past results, length of time that cases have been litigated relative to your type of claim, and attorneys' preparedness to go to trial should it come to that.



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